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REPORT

OF THE

Registrar of Friendly Societies

TRANSACTIONS FOR THE YEAR 1919

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THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

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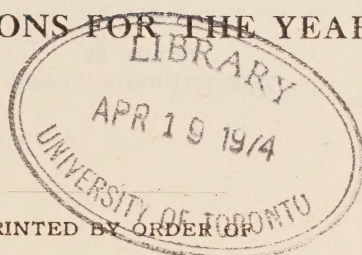
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KINGSTON, ONTARIO

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Printed by
THE RYERSON PRESS.

To His Honour LIONEL HERBERT CLARKE, Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1919.

Respectfully submitted,

W. E. RANEY,

Attorney-General.

Toronto, 15th May, 1920.

WI 24058 AWIN

*To the Honourable W. E. RANNEY, K.C., M.P.P.,
Attorney-General, Toronto.*

SIR,—I have the honour to submit Report of the annual statements of Friendly Societies for the year ending 31st December, 1919. The form of these statements for the current year had been determined prior to my appointment to office and, therefore, it has not been possible to introduce any changes in the usual form of report. It is intended to revise the annual statement with a view to improving and simplifying the same and securing as far as possible uniformity in Provincial and Dominion statement forms.

Coincident with my appointment to office on 1st February, 1920, Dr. Frank Sanderson, F.F.A., F.A.S., was retained as consulting actuary to the Department. In this appointment your Government followed the precedent of the British Government, which provided in a similar manner for the strengthening of the supervision of Friendly Societies in England. The appointment has special importance to the fraternal insurance field, because of Dr. Sanderson's expert training and large experience in the insurance branch of fraternalism. He has in recent years been of special assistance to different societies in effecting readjustments of rates with satisfactory results. The Department is, therefore, better equipped than formerly to render helpful service in an effort to improve the standing of the societies under its supervision.

Before the war Friendly Societies were in a transition stage, both in regard to membership and financial status. An uncertainty in the public mind as to the permanency of the basis on which the insurance structure of the societies rested resulted in an annual decrease in the number of new members secured. Then the war and the influenza epidemics added disturbing influences. Some of the societies have met the situation by a readjustment of their rates, which placed the insurance fund on a basis actuarially sound, and these are now on the clear road to a development which will render a larger and better service than ever before. Others, however, have failed to meet the demands of their situation, and for them the future is still uncertain.

It should be said that the executive officers of the societies, almost without exception, have realized for some years the necessity of a readjustment of their insurance structure and the fact that postponement of the process merely added to existing difficulties. But in those instances where readjustments were defeated the general and controlling membership, having in mind the apparent present prosperity of their orders, have been willing to gamble on the present assets outlasting their individual need for protection, and they refuse to see the liabilities of the order mounting to the point of danger to all. Putting the case bluntly, the organized selfishness of the general membership has been willing to sacrifice the future of the order and the protection of new members to serve its own immediate purposes. This force has overpowered the leadership which the executives endeavoured to give.

This situation made necessary the intervention of the Legislature for the protection of new and prospective members and of the public generally.

In 1916 an amendment to the Ontario Insurance Act prescribed a compulsory valuation of outstanding insurance certificates of all societies as of the 31st December, 1917, to be followed by a series of triennial valuations of the insurance certificates. Provision was made for action by the Department if any society failed to maintain its financial position from valuation to valuation. These amendments are contained in chapter 36 of the statutes of 1916.

Unfortunately, the addition of section 78 (i) has rendered entirely ineffective whatever virtue was contained in the preceding sections providing for action by the Department by making their application contingent on the voluntary adoption of these provisions by the society before a fixed date. No society adopted the prescription of the legislative physician. The second of these valuations, made as of 31st December, 1920, will be due on or before the 30th June, 1921, and as the law now stands the Department will be powerless to take any action, whatever condition may be disclosed by the valuations.

In order that this situation may be met both in the interests of the societies and of the public, and in order that Friendly Societies generally may regain a large measure of public confidence and prospective members be properly safeguarded in insuring therein, it is desirable that the Insurance Act be further amended, first, to make provision for more effective valuations and reports of financial status than at present exist; and second, to prescribe regulations by which all registered Friendly Societies will attain full actuarial solvency within a reasonable time. The leaders of Friendly Societies generally recognize the necessity of this course of action, and, it is believed, will co-operate in securing it.

SEPARATION OF INSURANCE FUNDS.

Attention of the societies and of the public requires to be drawn to a condition which now exists in some societies reporting to this Department. Where it has proved impossible to effect immediate readjustments of rates to an approved actuarial basis some societies have adopted new rates applicable to new members joining after a fixed date and to old members voluntarily transferring to the new class. These rates are represented to the new members to be "adequate rates." In some cases, however, it has not been made clear either in the constitution or practice of the society whether the funds received from the new members are to be preserved for the absolute protection of the new members or not. In some cases new members may be misled into believing that by the differentiation in rates their position is being made secure as against the claims of old or other members, when, in fact, they are only contributing to a general insurance fund which possibly may not meet all the claims which will accrue against it under a continuation of the same policy. All societies which charge different rates to different classes of members must examine their rules and practice to make certain that the protection afforded to different classes is in accord with their representations to, and the understanding of, new and prospective members.

FOREIGN FRIENDLY SOCIETIES.

In 1919, an Act was passed by Parliament in amendment to the Dominion Insurance Act, which made special provision for fraternal societies and their attaining actuarial solvency. In this connection the legislation will be a valuable precedent for Ontario. An incident, however, of this Act, which had a far-reaching effect, was that fraternal societies were made subject to the general provisions of the Dominion Act affecting "companies." This includes, among others, section 11, which provides that:

"11. It shall not be lawful for

(a) Any Canadian company; or

(b) Any alien, whether a naturalized person or a foreign company within Canada, to solicit or accept any risk or to insure or deliver any receipt or policy of insurance, etc., etc.
unless under a license from the Minister granted pursuant to the provisions of this Act."

The effect of this has been to require foreign friendly societies formerly licensed by Ontario to secure a license from the Dominion Department of Insurance, whether their operations were to be carried on throughout the Dominion or in Ontario only. In pursuance of this provision, The Maccabees, The Knights of Pythias, and The Royal Arcanum have surrendered their Ontario licenses and, having obtained a license at Ottawa, are now registered in Ontario as Dominion licensees.

The importance of this development requires a word in explanation of the history of the enactment. In 1916, upon a reference of certain questions to His Majesty's Privy Council by appeal from the Supreme Court of Canada, a judgment was delivered in what is known as "The Insurance Case," reported in 26 D.L.R. 288. This judgment declared certain sections of the Dominion Insurance Act to be *ultra vires* the Dominion Parliament, because they purported to regulate and control the business of insurance within the Provinces, the Court holding that insurance was not within the meaning of the term "The Regulation of Trade and Commerce" as used in the British North America Act. Reading this judgment in conjunction with others in recent company cases, the effect may be succinctly stated to be that the jurisdiction of the Dominion Parliament has been confirmed over corporations created by it, *qua* corporation, but that the Parliament has no authority to regulate or control the business of insurance within or between the Provinces, *qua* insurance. Notwithstanding this finding, a dictum was added in answer to one of the questions, that the Dominion Parliament might, by properly framed legislation, enact that all foreign companies, *qua* aliens, must secure a license to carry on business from Dominion authority.

The section above quoted, enacted in 1917, is the attempt of the Dominion Parliament to bring its legislation within the meaning of Lord Haldane's dictum. There is reason to believe that the form and effect of the enactment exceeds the extent of that which Lord Haldane intended to suggest, and that the legislation represents an encroachment of Dominion authority on the field of Provincial jurisdiction in insurance matters.

INTER-PROVINCIAL CONFERENCE.

With your approval and assistance an inter-provincial conference of Superintendents of Insurance has been called to meet in Winnipeg during the week beginning October 4th next. One of the subjects of discussion at the Conference is Provincial legislation governing the solvency of friendly societies. I am certain that an exchange of views and comparison of experience with other Provincial officers charged with similar responsibilities, and with leaders in fraternal insurance business who will be present at the Conference, will be of great value to the Ontario Department in planning a constructive programme for the future.

CONCLUSION.

I take this opportunity of expressing the confidence of the Department that friendly societies have well served a great purpose in the past in providing cheap insurance protection for their members, and that, besides continuing to act as a most valuable agent in preserving the solidarity of society and propagating the principles of fraternalism, they will successfully pass this transition period in their insurance activities and provide a most valuable and essential insurance protection at minimum cost.

V. EVAN GRAY.

Superintendent of Insurance.

Toronto, September 1st, 1920.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive officers of the Society at the 31st December, 1919, were as follows:

E. F. Drake, Grand Master WorkmanOttawa.
F. G. Inwood, Grand Recorder-TreasurerToronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1919, \$11,102,213.37.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or benefit in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Number of contracts in force 31st December, 1918.....	11,768	\$ 11,427,583 00
Number of contracts taken during 1919 new or renewed.....	379	255,000 00
Add amount by which various certificates were increased during 1919.....		78,220 55
Gross number of contracts in force at any time in 1919.....	12,147	11,760,803 55

	Number.	Amount.		
Deductions:				
Contracts matured in 1919	276	\$ 286,936 95		
Contracts lapsed in 1919	477	371,153 23		
Contracts surrendered				
Reduction of Certificates		500 00		
Total deductions extended	753	658,590 18	753	658,590 18
Net contracts in force 31st December, 1919			11,394	11,102,213 37
No. of certificate holders in good standing			10,861	10,650,729 10
No. temporarily suspended			533	451,484 27
Grand total of certificate holders, 31st December, 1919			11,394	11,102,213 37

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 677.
Number of members who died during 1919, 6.
Amount of Funeral Benefits paid in 1919, \$180.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 108.

Amount of benefits paid in 1919, in respect of sick members, \$2,459.77.

Number of weeks' sickness experienced in 1919, 555 5-7.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1919, \$16,184.35.

V. Assets.

Bonds, debentures, etc.	\$1,297,402 60
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund	64,794 61
Imperial Bank, Toronto, General Fund	6,739 09
Imperial Bank, Toronto, Sick Fund	1,184 35
Assessments called, but not yet payable	40,960 00
Interest due and accrued	15,575 17
Total assets of Life Insurance Fund (not extended), \$1,391,475.52.	
" Sick and Funeral Fund (not extended), \$16,512.61.	
" General and other Funds (not extended), \$20,017.19.	
All other assets	1,349 50
Total assets	<u>\$1,428,005 32</u>

VI. Liabilities.

Amount of claims supposed or reported, or unadjusted	\$26,794 86
Amount of all other liabilities	36 00
Total liabilities	<u>\$26,830 86</u>

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1919: None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1919, each being payable on or before the last day of the month for which levied.

Registers are kept for the purpose of insurance certificates or benefits.

The society's accounts were audited quarterly during 1919:

Names and addresses of the auditors for 1919, were as follows:

Special Auditors: Charles G. Knott and A. E. Hagerman, Toronto, Ontario.

Certain changes were, during 1919, made in the Constitution and Rules, in relation to insurance certificates and benefits.

Amount of bond of Master Workman, \$5,000.00.

Amount of bond of Recorder-Treasurer, \$20,000.00.

Number of certificate holders in Ontario, 31st December, 1919, 11,394.

Amount of insurance in force in Ontario at 31st December, 1919, \$11,102,213.37.

Number of members in Ontario who died during 1919, 276.

Amount of death benefits paid to Ontario members during 1919, \$316,533.34.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$46,798.10.

Cash received during 1919 from:

Supplies	\$160 22
Assessments	473,301 19
Per capita tax	23,368 80
Changing certificates, etc.	78 50
Interest	62,157 71
Refund cheque	3 00
Cash received from repayment of investments (not extended), \$26,633.09.	

Total receipts	<u>\$559,069 42</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Fraternal association	\$45 00
Law costs	45 00
Registration fee	25 00
Expenses of Biennial meeting	2,238 80
Rent of drawer, Trust Company	40 00
Organization expenses	5,167 36
Travelling expenses	323 78
Rent, light, heat and taxes	756 45
Salaries, officers' and auditors' and actuary's fees	5,684 76
Medical examiner's salary and expenses	560 25
Clerk hire	5,810 00
Official Journal	2,397 92
Printing, stationery and advertising	1,385 60
Postage, telegrams and express	688 16
Business tax	145 35
Premiums for guaranteeing lodge officers	310 01
Other management expenses	74 53

Total expenses of management	<u>\$25,697 97</u>
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(b) Miscellaneous Expenditure.

Life insurance claims paid	316,533 34
Funeral benefits	180 00
Sick benefits	2,459 77
For investments (not extended), \$214,911.48.	

Total expenditure	<u>\$344,871 08</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of Members.	Amount of Insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	326	220,278 48	198 47	1	503 54
25-29.....	452	340,693 32	348 72	2	1,242 61
30-34.....	522	402,632 94	469 35	1	503 60
35-39.....	684	523,050 25	707 66	2	1,403 83
40-44.....	942	767,009 65	1,228 61	5	4,030 42
45-49.....	1,096	993,490 23	1,916 46	8	6 178 46
50-54.....	1,439	1,441,082 35	3,431 68	19	21,034 19
55-59.....	1,798	1,951,757 35	5,941 77	31	34,037 95
60-64.....	1,943	2,175,908 46	8,629 93	52	51,296 42
65-69.....	1,325	1,409,112 69	7,545 11	65	72,712 38
70-74.....	561	582,314 40	4,406 46	35	35,448 21
75-79.....	235	228,254 74	2,374 47	38	40,429 53
80-84.....	53	52,274 41	797 70	14	13,817 46
85 and over.....	18	14,354 10	249 18	3	4 298 35
Totals	11,394	11,102,213 37	38,245 57	276	286,936 95

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 7 Hughson Street, S., Hamilton, Ont.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive officers of the Society at the 31st December, 1919, were as follows:

John Davidson, Grand Councillor	Toronto.
A. W. Richardson, M.D., Grand Vice-Councillor	Kingston.
Dr. J. W. Edwards, Past Grand Councillor	Cataraqui.
Wm. F. Montague, Grand Recorder and Acting Treasurer	Hamilton.
John L. Archer, Grand Representative	Toronto.
Wm. Benson, Grand Representative	Toronto.
Albert Chevalier, Grand Representative	Montreal.
James B. Ferguson, Grand Representative	Ottawa.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts—None.

Amount covered by insurance at 31st December, 1919, \$24,906,926.80.

II. Movement in Insurance Certificates.

(b) Contracts for insurance, other than Endowments, sick or Funeral Benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918	28,189	25,352,737 92
Add contracts taken 1919, new and renewed	1,084	653,500 00
Add amount by which various certificates were increased during 1919.		750 00
Gross number and amount of contracts on foot at any time during 1919	29,273	26,006,987 92
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1919.	395	372,635 40
Contracts lapsed in 1919	1,000	610,012 00
Contracts surrendered in 1919	104	36,750 00
Add to above deductions the amount by which various certificates still on foot were reduced in 1919.		80,663 72
Total deductions.	1,499	1,100,061 12
Net contracts on foot 31st December, 1919	27,774	24,906,926 80
Number of certificate holders in good standing at 31st December, 1919	27,520	24,749,445 80
Temporarily suspended	254	157,481 00

III. Funeral Benefits.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1919, 7,308.

Number of members who died during 1919, 83.

The total amount of funeral benefits paid during 1919, \$4,400.00.

The total amount of cash standing to credit of Funeral Benefit Fund, \$138,166.53.

IV. Sick Benefits.

The Grand Council undertakes Sick Benefits—

Number of members who received Sick Benefits during 1919, 1,429.

The total amount of Sick Benefits paid in 1919, \$31,566.75.

The number of weeks' sickness experienced in 1919, 8,037 2-7.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1919, was \$138,166.53.

The number of females who received benefits in respect of sickness during 1919, was 405, and the average weeks of illness, 7.

The number of males who received benefits in respect of sickness during 1919, 1,024, and the average weeks of illness, 5.09.

V. Assets.

Bonds, debentures and securities	\$1,180,321 26
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account..	40,273 22
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account	6,905 99
Bank of Hamilton, Hamilton, Ont., General Fund	9,246 43
Bank of Hamilton, Hamilton, Ont., Guarantee Fund	1,000 00
Bank of Hamilton, Hamilton, Ont., Child Insurance Fund	1,181 04
Dues and assessments called, but not yet payable, estimated at	39,611 78
Interest due and accrued	37,502 23
Amount due under liens on certificates <i>re</i> errors in age	4,317 43
Outstanding accounts, less provision for bad debts	1,821 31
Per capita tax of last month of 1919, estimated at	2,700 00
Supplies, etc., in stock	3,917 32
Office furniture, etc., less amount written off for depreciation	1,208 69
Total assets of Life Insurance Fund (not extended) ...	\$1,141,807 04
Total assets of Sick and Funeral Fund	146,903 50
Total assets of Guarantee Fund	1,067 99
Total assets of General and other Funds	39,460 12
Total assets of Child Insurance Fund	1,274 86
Other assets (detailed in memo.)	506 81
Total assets	\$1,330,513 51

VI. Liabilities.

Amount of claims supposed	\$70,627 00
All other liabilities	2,091 82
Total Liabilities	<u>\$72,718 82</u>

VII. Miscellaneous.

Actions instituted by or against the Grand Council during 1919: None.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1919.

The Society's books were duly audited on February 10th, April 14th, August 11th, and October 27th, 1919.

The following books of record and account are kept for purposes of insurance certificates or benefits. Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1919 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1919, made in the organization or management of the Society, in relation to insurance certificates or benefits.

Certain changes were, during 1919, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bonds of Grand Secretary, \$7,000.00.

Number of members in Ontario at 31st December, 23,288.

Number of certificate holders in Ontario at 31st December, 1919, 23,288.

Amount of insurance in force in Ontario at 31st December, 1919, \$21,448,356.80.

Number of members in Ontario who died during 1919, 349.

Amount of death benefits paid to Ontario members during 1919, \$392,037.83.

Amount of disability benefits paid to Ontario members during 1919, \$77,609.72.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$70,034.67.

Cash received during 1919 from:

Assessments in Life Insurance Department	\$431,616 07
Assessments in Sick Benefit Department	38,195 75
Assessments in Child Insurance Department	804 56
Per capita tax	35,028 31
Supplies sold and certificate fees, etc.	2,999 21
Interest	73,984 02
Premium for guarantee of lodge officers	762 57
Other sources	336 05
Cash received from investments (not extended), \$304,711.77.	

Total receipts	<u>\$583,726 54</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Fees to Canadian Fraternal Association	\$65 00
Commission and organization account	11,068 06
Expenses of annual or biennial meeting	16,946 05
Registration fees	225 00
Investigation of claims, etc.	1,400 95
Supplies bought	2,106 17
Office furniture	77 05
Travelling expenses	613 99
Rent and heat, etc.	832 92
Managing officers' salaries and officers' and auditors' fees	6,775 87
Medical examiner's salary and expenses	2,165 59
Clerk hire	6,652 30
Official journal	1,762 59
Printing	1,847 14
Postage, telegrams and express	1,986 72
Premiums for guarantee of grand officers	26 00
Other expenses of management	347 86
Total expenses of management	\$54,899 26

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	428,367 36
Funeral benefits	4,400 00
Sick benefits	31,566 75
Total disability benefits	79,163 72
Gratuities to hospital cot boards	700 00
All other expenditure	8 00
Cash paid for investments (not extended), \$300,761.21.	

Total expenditure \$599,105 09

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,246	805,249 00	714 41	8	5,500 00
25-29.....	1,633	1,132,987 00	1,045 95	9	6,000 00
30-34.....	2,176	1,558,969 00	1,558 40	15	11,500 00
35-39.....	2,636	1,955,974 00	2 157 02	18	14,500 00
40-44.....	3,413	2,736,638 00	3,239 00	22	16,600 00
45-49.....	3,753	3,483,631 28	4,406 54	28	26,588 00
50-54.....	3,859	3,757,518 00	5,189 76	43	43,465 00
55-59.....	3,473	3,531,353 06	5,418 07	37	35,620 00
60-64.....	2 523	2,731,764 14	4,651 04	61	61,361 00
65-69.....	1,481	1,678,993 00	3,239 60	59	64,206 80
70-74.....	841	986,373 87	2,218 17	50	52,847 80
75-79.....	438	372,036 49	1,256 98	42	33,346 80
80-84.....	46	16,756 39	144 39	2	700 00
85 and over.....	2	1,202 57	7 05	1	400 00
Totals.....	27,520	24,749,445 80	35,246 38	395	372,635 40

THE ORDER OF CANADIAN HOME CIRCLES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive officers of the Society at the 31st December, 1919, were as follows:

- R. W. Hawkins, Supreme Leader Brownsville.
- V. A. Sinclair, M.A., L.L.B., Supreme Vice-Leader Tillsonburg.
- J. M. Foster, B.A., Supreme Secretary Toronto.
- W. B. Graham, Supreme Treasurer Toronto.
- N. Somerville, M.A., Supreme Solicitor Toronto.
- A. T. Hobbs, M.D., Supreme Medical Examiner Guelph.
- Dr. T. S. Boyle, Supreme Past Leader Windsor, N.S.

I. Currency of Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof, \$2,179,574.00.
- (b) Contracts for insurance other than endowments, \$4,183,728.00.

II. Movement in Insurance Certificates.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.		
			\$	c.
Contracts in force 31st December, 1918	3,810	2,243,291	50	
Add contracts taken during 1919, new or renewed.....	58	22,750	00	
Gross number and amount of contracts on foot at any time during 1919	3,868	2,266,041	50	
Deductions:				
Contracts matured in 1919 by death	75	44,255	87	
Contracts lapsed in 1919.....	93	39,202	50	
Contracts matured during 1919 (endowment) and total disability		3,009	13	
Amount by which various certificates on foot were reduced				
Total deductions extended.....	168	86,467	50	
Net endowment contracts on foot at 31st December, 1919.....	3,700	2,179,574	00	

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1918	5,581	\$ 4,326,550 50
Add contracts taken during 1919, new or renewed	62	26,750 00
Gross number and amount of contracts on foot at any time during 1919	5,643	4,353,300 50
	Number.	Amount.
Deductions:		
Contracts matured in 1919 by death	104	\$ 82,745 00
Contracts lapsed in 1919	137	86,827 50
Amount by which various certificates on foot were reduced		
Total deductions extended	241	169,572 50
	241	169,572 50
Net insurance contracts	5,402	4,183,728 00
Number of certificate holders in good standing on 31st December, 1919	5,337	6,287,802 00
Number of certificates temporarily suspended	65	75,500 00
Grand total of certificate holders 31st December, 1919	5,402	6,363,302 00

III. Funeral Benefits.

The Order has no Funeral Benefit Department.

IV. Sick Benefits.

Number of members in Sick Benefits Department, 237.

Sick benefits are undertaken by the Supreme Body only.

Number of members who received sick benefits during 1919, 50.

Amount of benefits paid to sick members, \$1,072.00.

Number of weeks' sickness experienced in 1919, 268.

Total amount of cash to credit of fund, 31st December, 1919, \$5,765.02.

V. Assets.

Cash value of bonds and debentures	\$685,998 62
Cash on hand	3,250 00
Cash on deposit to Society's credit, not drawn against, in the following chartered bank:	
Dominion Bank, Toronto, Ont.	24,092 75
Dues and assessments called, but not yet payable	20,041 76
Interest due and accrued	7,742 61
Amount of liens on certificates in force	92,869 01
All other assets	1,255 46
Total assets Life Insurance Fund (not extended)	\$730,218 03
Total assets Endowment Fund (not extended)	96,538 94
Total assets Sick and Funeral Fund (not extended) ...	5,984 80
Total assets General and other Funds (not extended) ..	2,508 44
Total assets	\$835,250 21

VI. Liabilities.

Amount of admitted claims	\$4,001 08
Amount of claims supposed or reported or unadjusted	3,876 50
Other liabilities	1,097 25
Total liabilities	\$8,974 83

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1919.—None

Assessments are made monthly.

Twelve assessments were made during 1919, each being payable the first day of each month.

The Society's accounts were audited in April, August, and October, 1919, and January, 1920.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1919 were as follows: J. L. Buck, Port Rowan, and W. P. Goodman, Toronto.

No changes were made in the Constitution during 1919.

Amount of bonds of Supreme Secretary, \$10,000.00.

Amount of bond of Supreme Treasurer, \$3,000.00.

Number of members in Ontario 31st December, 1919, 4,964.

Amount of insurance in force in Ontario at 31st December, 1919, \$5,891,622.00.

Number of members in Ontario who died during 1919, 99.

Amount of death benefits paid Ontario members during 1919, \$121,190.23.

Amount of disability benefits paid to Ontario members during 1919, \$2,644.13.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$40,061.17.

Cash received during 1919 from:

Application fees	\$107 50
Assessments	224,119 81
Per capita tax and levies	10,428 18
Supplies sold	102 15
Interest and dividends	34,202 13
All other sources	3,718 84
Repayment of loan (not extended), \$46,323.96.	

Total receipts	\$272,678 61
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Commission and organization expenses	\$2,141 16
Registration fees	25 00
Supplies bought	446 19
Investigation of claims	174 79
Expenses of annual or biennial meeting	1,517 75
Travelling expenses	93 36
Rent, light and taxes	758 55
Salaries, officers, auditors	3,700 00
Clerk hire	1,949 25
Medical examiner, salary and expenses	95 00
Official journal	923 52
Printing, stationery and advertising	179 25
Postage, telegrams and express	475 93
Premiums for guarantee of lodge officers	50 00
Other management expenses (detailed in memo.)	259 47
Total expenses of management	\$12,789 16

(b) Miscellaneous Expenditure.

Endowments benefits	1,301 51
Life insurance claims other than endowments	126,066 73
Sick benefits	1,072 00
Total disability benefits	3,009 13
For investments (not extended), \$187,482.46.	

Grand totals \$144,238 53

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	61	52,500 00	47 90		
25-29.....	132	118,000 00	121 18	1	2,000 00
30-34.....	282	273,500 00	317 12	1	1,000 00
35-39.....	424	442,700 00	592 75	1	1,000 00
40-44.....	535	571,290 00	913 58	8	7,000 00
45-49.....	693	774,910 00	1,489 17	2	1,500 00
50-54.....	861	987,330 00	2,355 88	4	3,500 00
55-59.....	844	1,077,130 00	3,191 56	18	25,000 00
60-64.....	717	940,004 00	3,576 42	17	18,900 00
65-69.....	475	617,580 00	3,056 39	19	22,840 00
70-74.....	254	351,215 00	2,301 29	16	23,500 00
75-79.....	99	130,093 00	1,115 52	15	21,850 00
80-84.....	19	21,600 00	265 14	1	300 00
85 and over.....	6	5,450 00	90 10	1	1,100 00
Totals.....	5,402	6,363,302 00	19 434 00	104	129,490 00

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive officers of the Society at the 31st December, 1919, were as follows:

William F. Nickle, PresidentKingston.
Henry White, Vice-PresidentPort Hope.
Fred. S. Evanson, Secretary-TreasurerKingston.

II. Movement in Insurance Certificates.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918	23,680	28,337,250 00
Add contracts taken during 1919, new or renewed	481	571,000 00
Add amount by which various certificates were increased during 1919.		1,000 00
Gross number and amount of contracts on foot at any time during 1919	24,161	28,909,250 00

	Number.	Amount.		
			\$	c.
Deductions:				
Contracts matured in 1919	292	380,500 00		
Contracts lapsed in 1919	2,870	3,143,000 00		
Contracts cancelled in 1919	1	1,000 00		
Contracts surrendered in 1919	2	2,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1919		31,000 00		
Total deductions extended	3,165	3,557,500 00	3,165	3,557,500 00

Net contracts on foot at 31st December, 1919..... 20,996 25,351,750 00

III and IV. Sick and Funeral Benefits.—None.

V. Assets.

Cash value of bonds, debentures, etc.	\$1,863,957 38
Cash on hand	197 47
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Kingston, Ont.	70,173 89
Montreal Bank, Kingston, Ont.	4,573 12
Royal Bank, Quebec	5,000 00

Dues and assessments called, but not yet payable	\$24,069 45
All other assets	7,066 22
Total assets	<u>\$1,975,037 53</u>

VI. Liabilities.

Amount of claims admitted by Society	\$53,083 33
Total liabilities	<u>\$53,083 33</u>

VII. Miscellaneous.

Actions instituted against the Society in 1919: None.

Twelve assessments were made during 1919, on the 15th day of each month.

The books and accounts were audited during the year, monthly.

Names and post office addresses of the auditors of 1919: John Nicolle, J. G. Ettlinger, Kingston, and O. V. Bartels, Kingston.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book Form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims (paid or rejected); Cash Book; Ledger and Journal.

No changes were made in the management or system during 1919.

Certain changes were made, during 1919, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1919, 12,273.

Number of certificate holders in Ontario at 31st December, 1919, 12,273.

Number of members in Ontario who died during 1919, 176.

Amount of insurance in force in Ontario at 31st December, 1919, \$14,668,750.00.

Amount of death benefits paid to Ontario members during 1919, \$253,664.83.

Amount of disability benefits paid to Ontario members during 1919, \$3,000.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$63,271.57.

Cash received during 1919 from:

Assessments	\$570,577 75
Per capita and levies	40,242 44
Interest	89,250 60
All other sources	410 35
Repayment of investments (not extended), \$122,917.86.	

Total cash receipts	<u>\$700,481 14</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Commission and organization expenses	\$6,230 17
Law costs	206 46
Registration (Ontario, \$25)	340 00
Annual meeting	1,913 45
Supplies bought	246 79
Travelling expenses	3,236 09
Rent, heat and taxes	2,087 47
Salaries, officers' and auditors' fees	17,386 40
Medical examiners' salary and expenses	1,009 50
Printing, stationery and advertising	2,623 75
Postage, telegrams, telephone and express	2,296 02
Directors	463 53
Premiums for guarantee of lodge officers	225 43
Commissions on collections of assessments	35,451 99
Commissions on levies	2,517 70
Commission on fees	55 50
Canadian Fraternal Association	60 00
Other management expenses (detailed in memo.)	1,074 82

Total expenses of management \$77,425 07

(b) Miscellaneous Expenditure.

Life insurance claims other than endowment	429,740 67
Total disability benefits	4,500 00
Expenditure other than foregoing	904 50
Investments (not extended), \$303,728.97.	

Total expenditure \$512,570 24

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$	\$ c.		\$ c.
16-24.....	83	94,500 00	122 53		
25-29.....	674	696,500 00	836 57	9	11,970 35
30-34.....	1,999	2,130,750 00	2,677 43	22	24,908 94
35-39.....	3,237	3,586,000 00	4,959 27	20	20,404 56
40-44.....	3,569	4,049,750 00	6,160 81	26	31,700 52
45-49.....	3 403	4,044,000 00	6,683 58	34	44,335 69
50-54.....	2,814	3,540,750 00	6,198 73	25	29,781 05
55-59.....	2,270	3,052,750 00	5,763 31	34	45,372 85
60-64.....	1,488	2,081,250 00	4,258 28	33	51,000 00
65-69.....	822	1,174,500 00	2,759 27	39	54,236 84
70-74.....	414	584,500 00	1,461 41	16	24,459 23
75-79.....	163	237,250 00	659 42	15	17,000 00
80-84.....	50	68,250 00	212 46	16	20,500 00
85 and over.....	10	11,000 00	36 73	3	3,500 00
Totals.....	20,996	25,351,750 00	42,789 80	292	379,170 03

NOTE:—Included in above are 20 Payment Life Certificates, amounting to \$464,000.

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive officers of the Society at the 31st December, 1919, were as follows:

J. A. A. Brodeur, High Chief Ranger	Montreal, Que.
F. H. Davidson, High Vice-Chief Ranger	Winnipeg, Man.
Alf. Van Someren, High Secretary	Brantford, Ont.
A. R. Galpin, High Treasurer	Brantford, Ont.
M. D. Carroll	Montreal, Que.
J. A. A. Brodeur ..	Montreal, Que.
J. A. Stewart, M.P....	Perth, Ont.
F. H. Davidson	Winnipeg, Man.
E. J. Freyseng	Toronto, Ont.
Blake Miller	Aylmer, Ont.
Dr. E. W. Moles	Norwich, Ont.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for Endowment or for Sick and Funeral Benefits, \$77,076,250.00.

II. Movement in Insurance Certificates.

(a) Contracts for Endowments or for Benefits in the nature thereof: None.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1918	78,605	\$ 78,545,900 00
Add contracts taken during 1919, new or renewed Reinstatements...	2,592	2,426,500 00
Add amount by which various certificates were increased during 1919	365	358,000 00
Gross number and amount of contracts on foot at any time during 1919	81,562	81,329,500 00
	Number.	Amount.
Deductions:		
Contracts matured in 1919.....	1,096	\$ 1,087,532 49
Contracts lapsed and cancelled in 1919.	3,370	3,165,717 51
Total deductions extended.	4,466	4,253,250 00
Net contracts in force 31st December, 1919.....	77,096	77,076,250 00

III. Funeral Benefits.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1919, 50,516.

Number of members of the society who died during 1919, 771.

The total amount of Funeral Benefits paid in 1919, High Court, \$38,550.60; Subordinate Courts, \$4,896.60.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1919, was: High Court, \$524,832.92; Subordinate Courts, \$162,025.30.

IV. Sick Benefits.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1919, 7,123.

Total amount of Sick Benefits paid in 1919, High Court, \$186,704.53; Subordinate Courts, \$24,059.51.

Number of weeks' sickness experienced in 1919, 42,424 6-7.

Amount paid for medical attendance during 1919 (subordinate), \$9,727.88.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1919. See under Funeral Benefits.

V. Assets.

Cash value of real estate (office premises)	\$13,523 24
Cash value of bonds, debentures and other securities, as per list enclosed	6,536,745 44
Actual cash on hand, as per audit statement, 31st December,	
1919	\$162,025 30
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Brantford (current account)	98,738 92
Standard Bank, Brantford (current account)	71,869 13
Royal Bank, Quebec	5,000 00
Union Bank, Winnipeg (current account)	26,826 79
Union Bank, Winnipeg (current account)	3,591 15
Interest due and accrued	100,817 82
Office furniture and fixtures	9,565 09
Total assets Life Insurance Fund (not extended)	\$6,306,956 40
Total assets of Sick and Funeral Fund (not extended)	536,632 85
All other assets	5,670 52
Total assets	<u>\$6,872,348 10</u>

VI. Liabilities.

Amount of claims admitted	\$56,605 33
Amount of claims supposed or reported or unadjusted	106,250 00
Amount of Sick and Funeral Benefit claims, standing unpaid or unadjusted	4,141 38
Amount of all other liabilities	21,296 55
Total liabilities	<u>\$188,293 26</u>

VII. Miscellaneous.

Suits instituted against the Society during 1919:

Estelle Louise Bright vs. C.O.F., Supreme Court of Ontario, \$1,000.00. Judgment was given dismissing the action with costs.

Emma Jane Walter vs. C.O.F., Supreme Court of Ontario, \$1,000.00. Action is now on for trial at Toronto, on February 10th, 1920.

Agnes Greenfield vs. C.O.F., County Court, County of Brant, \$500.00. Case was dismissed with costs.

Rhoda Elizabeth Wyld vs. C.O.F., Supreme Court of Ontario, \$1,000.00. Case was dismissed without costs.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1919, payable on or before the first day of each month for the next succeeding month.

The Society's accounts were, during 1919, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the auditors for 1919 were as follows: W. L. Roberts, Brantford and J. P. Hoag, Toronto, Ont.

Certain changes were made during 1919 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, \$60,000; High Court Treasurer's bond, \$75,000.00.

Number of certificate holders in Ontario at 31st December, 1919, 39,139.

Amount of insurance in force in Ontario at 31st December, 1919, \$39,307,750.00.

Number of members in Ontario who died during 1919, 558.

Amount of death benefits paid to members during 1919, \$559,961.83.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$6,555,103.31.

Cash received during 1919:

	High Court.	District High Courts.	Subordinate Courts.
Application and initiation fees .....	.....	.....	\$5,956 05
Dues .....	.....	.....	128,557 84
Assessments	\$853,686 26	.....	.....
Per capita tax	94,552 40	\$10,106 25	.....
Fees	4,133 75	1,029 25	.....
Insurance levies	275,552 00	7,132 50	.....
General Fund levies	36,204 00	.....	.....
Supplies sold	1,349 62	385 38	.....
Premiums for guarantee bonds	1,756 50	206 50	.....
Interest	352,241 38	18 75	.....
Other sources	3,062 69	1,868 65	103,912 47
Cash received from investments (not extended), \$188,641.17.			
Totals	\$1,622,538 60	\$20,747 28	\$238,426 36

IX. Cash Expenditure.

(a) Expenses of Management.

	High Court.	District High Courts.	Subordinate Courts.
Cash paid during 1919 for:			
Office expenses, District High Court.....	.....	\$1,039 07	.....
Organization expenses	\$41,414 15	4,789 04	.....
Law costs	2,214 35	.....	.....
Registration fees	290 00	.....	.....
Investigation expenses	3,408 21	.....	.....
Executive Committee	2,031 04	73 65	.....
Supplies	1,259 41	171 17	.....
Medical board	65 75	133 25	.....
Annual meeting	2,189 24	1,690 25	.....
Light, heat, taxes'	1,146 69	.....	.....
Managing officers' salaries and officers' and auditors' fees	12,266 58	2,760 00	.....
Clerk hire	20,153 43	1,000 00	.....
Official journal	7,985 40	.....	.....
Printing, stationery and advertising	5,912 06	715 20	.....
Postage, telegrams, etc.	4,012 71	.....	.....
Guarantee of bonds	863 97	.....	.....
Other management expenses in memo.	2,144 01	.....	.....
Total expenses of management ...	\$107,357 00	\$12,371 62	.....

(b) Miscellaneous Expenditure.

	High Court.	District High Courts.	Subordinate Courts.
Life insurance claims	\$1,087,532 49	.....	.....
Funeral benefits	38,550 60	.....	\$4,896 60
Sick benefits	186,704 53	.....	24,059 51
District High Court grants .....	.....	\$225 00	.....
Gratuities	866 20	.....	.....
Medical attendance .....	.....	.....	9,727 88
District deputies .....	.....	63 75	.....
Office premises	254 00	.....	.....
Office furniture	240 66	.....	.....
Expenses of delegates, District High Court	230 50	.....	.....
Exchange and interest	1,906 57	.....	.....
Water rates	11 76	.....	.....
High Court grants	6,945 00	.....	.....
Laws Committee	5 00	.....	.....
Mortality expenses account	20 00	.....	.....
Remitted to High Court on account .....	.....	5,663 50	.....
Office expenses	114 69	.....	.....
Active Foreign Service Volunteers	21,646 06	.....	.....
Representative to High Court .....	.....	166 66	.....
Expenses, good of Order	451 43	.....	.....
Expenditure other than foregoing	1,449 50	.....	190,476 05
Cash paid for investments (not extended), \$300,000.00.			
Total expenditure	\$1,454,285 99	\$18,490 54	\$229,160 04

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	3,729	3,523,500 00	2,472 34	63	60,000 00
25-29.....	7,196	6,881,750 00	4,493 30	156	146,621 68
30-34.....	10,053	9,613,750 00	6,406 81	155	148,532 82
35-39.....	11,597	11,202,500 00	7,544 48	128	121,708 54
40-44.....	11,683	11,464,750 00	7,909 26	101	100,446 16
45-49.....	10,691	10,777,000 00	7,871 40	84	83,269 18
50-54.....	8,881	9,233,000 00	6,935 36	93	100,070 59
55-59.....	6,674	7,236,000 00	5,443 65	100	104,594 17
60-64.....	3,857	4,230,000 00	3,608 71	86	90,796 60
65-69.....	1,703	1,843,000 00	1,609 61	57	57,618 03
70-74.....	732	765,000 00	634 75	44	44,916 48
75-79.....	228	234,000 00	169 90	19	18,958 24
80-84.....	49	49,000 00	32 05	8	8,000 00
85 and over.....	23	23,000 00	14 30	2	2,000 00
Totals.....	77,096	77,076,250 00	55,145 92	1,096	1,087,532 49

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 72 Queen Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario, 12th September, 1882.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Thos. S. Hudson, Grand Master	Montreal.
F. S. DeLong, Deputy Grand Master	Hamilton.
Chas. H. Denton, Past Grand Master	Tillsonburg.
Wm. Crellin, Grand Representative	Ingersoll.
F. C. Fielding, Grand Representative	Toronto.
Robert Fleming, Grand Secretary	Toronto.
W. H. Shaw, Grand Treasurer	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for Sick or Funeral benefits in force 31st December, 1919	\$2,157,770 67
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II. Movement in Insurance Certificates.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Net contracts in force 31st December, 1918	2,857	\$ 2,194,520 67
Add contracts taken in 1919, new or renewed	125	87,750 00
Gross number and amount of contracts on foot at any time during 1919	2,982	2,282,270 67
	Number.	Amount.
Deductions:		
Contracts matured in 1919	52	\$ 32,165 37
Contracts lapsed, surrendered or cancelled in 1919	125	90,750 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1919		1,584 63
Total deductions extended	177	124,500 00
Net contracts on foot 31st December, 1919	2,805	2,157,770 67

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge.

Fifty-five members died during 1919, and the amount of funeral benefits paid was \$2,200.00.

Nineteen members' wives died and \$380.00 funeral benefits were paid.

Total cash standing to credit of Funeral Fund, 31st December, 1919, \$11.59.

IV. Sick Benefits.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1919: Grand Body, 6; Subordinates, 227.

The total amount of benefits paid in 1919: Grand Body, \$174.56; Subordinates, \$3,861.41.

Number of weeks' sickness experienced in 1919: Grand Body, 46½; Subordinates, 1,084.

The total amount paid for medical attendance (subordinate), was \$1,466.06.

Total cash standing to credit of Sick Fund: Grand Body, \$2,617.27.

V. Assets.

	Grand Body.	Subordinate Bodies.
Cash value of real estate .....	.....	\$4,050 00
Cash value of mortgages	\$400 00	.....
Cash value of bonds, debentures and securities	225,775 70	6,718 48
Cash on hand	2 40	.....
Cash on deposit to the Society's credit, not drawn against as follows:		
In Dominion Bank, Toronto	13,624 98	11,768 85
Dues and assessment due and unpaid	3,979 69	1,815 79
Interest due and accrued on mortgages	3,309 32	15 88
Total assets of Life Insurance Fund (not extended)	232,175 09	
Total assets of Sick Fund (not extended) ..	2,628 86	
Total assets of Guarantee Fund (not extended)	500 00	
Total assets, General and other Funds (not extended)	4,714 88	
All other assets	9,086 23	5,443 22
Total assets	256,178 32	\$29,812 22

VI. Liabilities.

	Grand Body.	Subordinate Bodies.
Amount of claims admitted	\$5,100 00	.....
Amount of other liabilities	21 74	\$400 13
Total liabilities	<u>\$5,121 74</u>	<u>\$400 13</u>

VII. Miscellaneous.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Fifteen such assessments were made during 1919.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were audited quarterly.

The names and post office addresses of the auditors for 1919, were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

No changes were, during 1919, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 2,615.

Number of certificate holders in Ontario at 31st December, 1919, 2,615.

Amount of insurance in force in Ontario at 31st December, 1919, \$1,983,520.67.

Number of members in Ontario who died during 1919, 51.

Amount of death benefits paid to Ontario members during 1919, \$31,665.37.

Amount of disability benefits paid to Ontario members during 1919, \$900.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), Grand Body, \$17,686.43.

	Grand Body.	Subordinate Bodies.
Cash received during 1919 from:		
Application fees	\$206 50	.....
Dues .....	.....	\$19,009 55
Initiation fees .....	.....	271 50
Special assessments	8,374 51	.....
Rent .....	.....	498 85
Degrees and cards .....	.....	50 75
Assessments	34,150 37	.....
Per capita tax and levies	6,995 02	.....
Supplies sold	304 61	.....
Interest and dividends	11,759 39	496 40
Premiums for guarantee	238 50	.....
All other sources	4,903 57	1,110 08
From investment (not extended), \$12,013.39.		
Total receipts	<u>\$66,932 47</u>	<u>\$21,437 13</u>

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1919 for:		
Per capita tax or levies		\$10,128 99
Commission and organization	\$940 30	
Law costs	237 64	17 50
Registration fees	40 00	
Expenses of annual meeting	932 70	180 00
Supplies bought	65 99	486 50
Travelling expenses	150 76	51 20
Rent, light, heat and taxes	581 36	1,459 92
Salaries, officers' and auditors' fees	2,825 03	1,577 96
Clerk hire	1,286 80	90 00
Medical examiner's salary	400 00	1,466 06
Official journal of proceedings	912 00	
Printing, stationery and advertising	139 25	464 31
Postage, telegrams and express	243 07	598 41
Premium for guarantee	16 00	226 00
Total expenses of management	\$8,770 90	\$16,746 85

(b) Miscellaneous Expenditure.

Life insurance claims	32,165 37	
Funeral benefits	2,580 00	
Sick benefits	174 56	3,861 41
Disability benefits	900 00	
Other expenditure	1,204 35	110 00
Cash paid for investments (not extended), \$37,209.73.		
Total expenditure	\$45,795 18	\$20,718 26

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1.	Col. 2.	Col. 3.	Col. 4.	Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	164	104,000 00	99 93	3	1,250 00
25-29.....	150	94,500 00	99 09	5	2,736 63
30-34.....	260	179,750 00	215 82	2	1,000 00
35-39.....	305	210,500 00	232 57	3	1,750 00
40-44.....	368	281,350 00	375 56	1	1,000 00
45-49.....	379	302,000 00	406 77	3	1,236 09
50-54.....	358	305,965 00	412 08	2	2,000 00
55-59.....	327	280,950 00	448 17	6	4,592 65
60-64.....	220	184,255 00	326 49	7	5,000 00
65-69.....	172	139,177 25	269 67	6	4,400 00
70-74.....	87	63 823 42	141 24	9	5,300 00
75-79.....	14	11,400 00	22 81	3	1,300 00
80-84.....	1	100 00	13	2	600 00
85 and over					
Totals.....	2,805	2,157,770 67	3,050 33	52	32,165 37

THE SONS OF ENGLAND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 58 Richmond St. East, Toronto.

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive officers of the Society at the 31st December, 1919, were as follows:

- T. H. Carter, Supreme PresidentSt. John, N.B.
- T. J. Roussell, Supreme Vice-PresidentHamilton.
- W. H. Randall, Past Supreme PresidentToronto.
- D. J. Proctor, Supreme SecretaryToronto.
- C. Meech, Supreme TreasurerToronto.

I. Currency of Insurance Certificates.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1919, \$2,963,584.40.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1918		\$ c.
Contracts taken during 1919.....	3,921	3,486,750 00
Add amount by which various certificates were increased during 1919	30	24,750 00
Gross number and amount on foot at any time during 1919.....	3,951	3,511,500 00

	Number.	Amount.		
Deductions:				
Contracts matured in 1919.....	76	\$ 74,700 00		
Contracts lapsed in 1919.....	80	69,250 00		
Amount by which various certificates still on foot were reduced.....		403,965 60		
Total deductions extended.....	156	547,915 60	156	547,915 60
Net contracts on foot 31st December, 1919			3,795	2,963,584 40

III. Funeral Benefits.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 28,002; juveniles, 2,900.

Number of members of the society who died during 1919, 250.

Number of members who died on active service, 177.

The total amount of funeral benefits paid in 1919 was \$24,950.00.

Amount of benefits paid in respect of members on active service, \$17,475.00.

Number of members' wives who died during 1919, 149, and the amount paid in respect thereof was \$7,450.00.

Number of members' children who died during 1919, 34; amount paid in respect thereof was \$510.00.

Number of juvenile members who died during 1919, 8; amount paid in respect thereof, \$115.00.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1919, was \$35,520.22.

Cash to credit of Active Service Funds, \$3,523.81.

IV. Sick Benefits.

Number of members who received sick benefits during 1919, 3,854.

The total amount of benefits paid during 1919, Supreme Body, \$160.25; Grand Body, \$430.79; Subordinate Bodies, \$44,500.00; Juvenile branch, \$1,426.82.

Number of weeks' sickness experienced in 1919, 14,602; (no record of the juvenile).

Amount paid for medical attendance during 1919 was: Grand Body, \$257.75; Subordinate Bodies, \$29,651.78; Juvenile Branch, \$2,022.41.

Total amount of cash standing to credit of fund at 31st December, 1919: Grand Body, \$2,569.40; Subordinate Bodies, \$251,479.77; Juvenile Branch, \$13,330.84.

V. Assets.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate	\$55,280 23	.....	.....	.....
Cash value of mortgages	20,821 51	.....	.....	.....
Cash value of bonds, debentures, securities	77,750 00	.....	.....	.....
Actual cash in hand, 31st Dec., 1919..	361 19	.....	\$1,926 01	\$507 26
Cash deposit in the following banks:				
Imperial Bank, Toronto, and sundry banks, sundry places	76,811 81	\$2,569 40	249,553 76	12,823 58
Interest due and accrued	934 27	.....	.....	.....
Total assets, life insurance				
Fund (not extended) \$111,754 06				
Total assets, War Levy				
Fund	3,521 81			
Total assets, Guarantee				
Fund	8,903 71			
Total assets, General Fund	84,376 76			
Total assets, Funeral Fund	35,070 22			
Aggregate of all other assets	12,307 86	.....	.....	.....
Total assets	\$244,266 87	\$2,569 40	\$251,479 77	\$13,330 84

VI. Liabilities.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Amounts of claims admitted by the Society	\$21,400 00	.....	.....	.....
Amount of other liabilities .....	.....	\$191 49	\$3,580 62	\$176 86
Total liabilities	\$21,400 00	\$191 49	\$3,580 62	\$176 86

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society during 1919.

Assessments for the purpose of life insurance are made monthly.

Fourteen such assessments were made during 1919, payable first of each month, with a special assessment in April and July.

The books and accounts were duly audited 20th February, 1920.

Books of account kept by the Society: Cash books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: G. Davenport, C.A., Montreal, Que.; and F. J. Davis, Toronto.

No changes were made during 1919, in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Grand Secretary, \$3,000.00.

Amount of bond of Grand Treasurer, \$1,000.00.

Number of members in Ontario, 20,762.

Number of certificate holders in Ontario, 2,619.

Amount of insurance in force in Ontario at 31st December, 1919, \$2,421,643.01.

Number of members in Ontario who died during 1919, 67.

Amount of death benefits paid to Ontario members in 1919, \$67,900.00.

Amount of disability benefits paid to Ontario members in 1919, \$200.00.

Amount of funeral benefits paid to Ontario members during 1919, \$24,665.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), Supreme Lodge, \$83,920.75.

Juvenile and Subordinate, \$264,968.23.

Cash received during 1919, from:

	Supreme Body.
Registration	\$1,060 35
Dues	146 41
Assessments	98,341 67
Per capita tax and levies	46,845 73
New policies	4 00
Supplies sold	5,070 02
Interest	8,173 75
Premiums for guarantee of lodge officers	400 76
Rents	4,348 75
All other sources	139 44
Cash received from investments, \$500.00.	

Total receipts \$164,530 88

Receipts by Grand body, \$2,527.41.

Receipts by Subordinate branches, \$194,220.68.

Receipts by Juvenile branches, \$7,540.14.

IX. Cash Expenditure.*(a) Expenses of Management.*

Supreme Body.

Cash paid during 1919 for:

Commission	\$2,455 61
Law costs	473 10
Registration fees	165 00
Discounts and drafts	164 14
Executive meetings	375 40
Expenses of annual or biennial meeting	2,110 01
Supplies bought	4,019 36
Travelling expenses	2,407 44
Rent, light, heat and taxes	2,969 56
Managing officers' salary and expenses	4,068 34
Medical examiners' fees	23 00
Clerk hire and janitor	6,344 85
Official journal	3,929 00
Printing, stationery and advertising	1,191 46
Postage, telegrams and express	1,334 74
Premiums for guarantee of lodge officers	10 00
Other management expenses	887 19

Total expenses of management	\$32,928 20
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(b) Miscellaneous Expenditure.

Sick benefits	160 25
Active service war claims	5,000 00
Life insurance payments	71,400 00
Funeral benefits	33,025 00
Total disability benefits	200 00
Benefits to widows and funeral war claims	17,475 00
Gratuities	53 00
Returned assessments	60 67
Expenditure other than foregoing	1,476 51
For investments (not extended), \$10,000.00.	

Total expenditure	\$161,778 63
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Expenditure by Grand body, \$2,644.33.

Expenditure by Subordinate bodies, \$192,264.45.

Expenditure by Juvenile branch, \$6,967.73.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	25	20,484 47	18 70		
25-29.....	72	58,517 00	54 37		
30-34.....	155	134,985 36	138 18		
35-39.....	314	271,604 91	308 74	3	2,500 00
40-44.....	345	304,024 98	383 82	5	4,500 00
45-49.....	471	429,627 00	594 24	5	7,000 00
50-54.....	524	509,371 51	754 38	2	1,000 00
55-59.....	495	479,124 27	785 92	1	8,000 00
60-64.....	344	334,823 94	636 58	7	1,000 00
65-69.....	248	217,150 01	494 35	19	20,500 00
70-74.....	180	139,849 95	398 15	17	18,000 00
75-79.....	83	56,307 00	208 37	9	8,800 00
80-84.....	12	6,805 94	35 93	2	1,400 00
85 and over.....	1	908 06	6 45	1	1,000 00
Totals.....	3,269	2,963,584 40	4,818 18	71	74,700 00

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 60 Victoria Street, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive officers of the Society at the 31st December, 1919, were as follows:

John Tytler, Grand ChiefToronto.
D. M. Robertson, Grand ChieftainToronto.
Alex. Fraser, Grand TreasurerToronto.
F. S. Mearns, Grand SecretaryToronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments, sick or funeral benefits,
\$3,037,594.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1918	3,898	\$ 2,986,844 00
Add contracts taken during 1919	464	265,750 00
Add amount by which various certificates were increased during 1919		1,750 00
Gross number and amount of contracts on foot at any time during 1919	4,362	3,254,344 00
	Number.	Amount.
Deductions:		
Contracts matured in 1919	82	\$ 68,500 00
Contracts lapsed in 1919	222	147,500 00
Contracts surrendered in 1919.....		
Contracts cancelled in 1919.....		
Add to deductions amount by which various certificates were reduced during 1919		750 00
Total deductions extended.....	304	216,750 00
Net contracts on foot 31st December, 1919.....	4,058	3,037,594 00

III. Funeral Benefits.

Funeral benefits (if any) are undertaken by the Subordinate camps.

IV. Sick Benefits.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.

Number of members who received sick benefits in 1919, 43.

Total amount of benefits paid 1919, in respect of sick members, \$1,019.16.

Number of weeks' sickness experienced during 1919, 250 2-7.

Total amount of cash standing to credit of fund, \$5,473.77.

V. Assets.

Cash value of bonds, debentures, etc.	\$681,259 87
Cash on hand	1,555 49
Cash on deposit, Bank of Hamilton, Toronto	35,667 34
Dues and assessments called but not yet payable	9,338 98
Interest due and accrued	12,121 20
Quebec deposit	5,000 00
Premium loans on certificates	11,143 02
<hr/>	
Total assets	\$756,085 90

VI. Liabilities.

Amount of claims reported or admitted	\$17,750 00
<hr/>	
Total liabilities	\$17,750 00

VII. Miscellaneous.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1919, payable on the first day of each month.

The Society's accounts were audited January 12th and 13th, 1920. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued: Ledger.

The names and post office addresses of the auditors of accounts for 1919 were: A. D. McIntyre, Trenton, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, \$6,000.

Certain changes were made, during 1919, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1919, 3,583.

Number of members in Ontario who died during 1919, 74.

Amount of death benefits paid to Ontario members during 1919, \$68,016.05.

Amount of insurance in force in Ontario, 31st December, 1919, \$2,707,844.00.

VIII. Cash Receipts.

Cash balance from 1918, \$48,004.12.

	Grand Camp.	Subordinate Camps.
Cash received during 1919 from:		
Application fees	\$220 00	.....
Assessments and dues	97,194 49	.....
Per capita tax	7,248 55	.....
Supplies sold	950 19	.....
Interest	33,734 75	.....
Cash received from repayment of loan (not extended), \$26,810.20.		
<hr/>		
Total cash receipts	\$139,347 98	.....

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Camp.	Subordinate Camps.
Cash paid during 1919 for:		
C.F.A., annual fee	\$40 00	.....
Commission and organization expenses	2,995 77	.....
Expenses of annual or biennial meeting	2,513 70	.....
Registration fees	140 00	.....
Rent, light, heat and taxes	725 00	.....
Law costs	116 98	.....
Guarantee bond, Grand Secretary	119 25	.....
Supplies bought	187 36	.....
Travelling expenses	59 20	.....
Medical examiner's salary and expenses	470 78	.....
Salaries, officers', committees' and auditors' fees	3,167 96	.....
Clerk hire	1,400 00	.....
Postage, telegrams and express	310 54	.....
Printing, etc.	1,444 55	.....
Committee expenses	674 95	.....
Valuation of certificates	175 00	.....
Expenses <i>re</i> new offices	213 35	.....
Other expenses	223 96	.....
Total expenses of management	\$14,978 35	.....

(b) Miscellaneous Expenditure.

Life insurance claims, other than endowments	74,766 05	.....
Sick benefits	1,019 16	.....
All other expenditure	71 92	.....
Cash for investments, etc. (not extended), \$86,103.99.		

Total expenditure \$90,835 48

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	147	90,500 00	101 29	1	500 00
25-29.....	212	127,250 00	138 03	1	1,000 00
30-34.....	344	215,250 00	236 10	4	3,000 00
35-39.....	472	300,250 00	350 07	3	1,250 00
40-44.....	443	308,000 00	402 73	3	1,750 00
45-49.....	448	319,323 00	508 06	2	1,500 00
50-54.....	466	372,750 00	748 94	5	2,250 00
55-59.....	520	428,750 00	1,074 48	10	6,750 00
60-64.....	374	318,301 00	1,066 99	8	7,500 00
65-69.....	209	185,000 00	851 72	11	10,000 00
70-74.....	247	215,220 00	1,074 69	16	15,000 00
75-79.....	123	111,000 00	553 00	10	10,000 00
80-84.....	52	45,500 00	227 50	8	8,000 00
85 and over.....	1	500 00	2 50	.....	.....
Totals.....	4,058	3,037,594 00	7,338 10	82	68,500 00

THE GRAND ORANGE LODGE OF BRITISH AMERICA.

(Benefit Fund.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 10 Berti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive officers of the Society at the 31st December, 1919, were as follows:

H. C. Hocken, M.P., President	Toronto.
J. J. Williams, M.D., Vice-President	Woodstock.
Isaac Crowley, Secretary-Treasurer	Toronto.
Benj. Kirk, Executive	Toronto.
Wm. Crawford, Executive	Toronto.
Lieut.-Col. Thos. A. Duff, Executive	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for Sick or Funeral benefits in force 31st December, 1919	\$4,257,000 00
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II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918	4,687	4,548,500 00
Add contracts taken during 1919, new or renewed.....	435	519,500 00
Add amount by which various certificates were increased		
Gross number and amount of contracts on foot at any time during 1919	5,122	5,068,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1919.....	68	66,500 00
Contracts lapsed in 1919.....	735	725,000 00
Contracts cancelled in 1919.....	16	15,500 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1919		4,000 00
Total deductions carried out	819	811,000 00
Net contracts on foot at 31st December, 1919.....	4,303	4,257,000 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1919.—No information.

IV. Sick Benefits.

No information.

V. Assets.

Cash value of mortgages	\$40,600 00
Cash value of bonds, debentures, etc.	97,713 53
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	11,341 38
Dues and assessments called but not yet payable	5,990 56
Interest due and accrued	1,816 00
Total assets of Life Insurance Fund (not extended), \$165,924.20.	
General and other funds (not extended), \$8,462.73.	

Total assets	<u>\$157,461 47</u>
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VI. Liabilities.

Amount of claims admitted by society	\$8,908 17
Total liabilities	<u>\$8,908 17</u>

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1919, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on February 16th to 21st, 1920.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office addresses of the auditors for 1919 were as follows: James F. Harper, Hamilton, and Thos. W. Self, Toronto.

Certain changes were, during 1919, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary-Treasurer's bond, \$3,000.

Number of certificate holders in Ontario, 3,034.

Amount of insurance in force in Ontario, 31st December, 1919, \$2,981,000.00.

Number of members in Ontario who died during 1919, 48.

Amount of death benefits paid to Ontario members during 1919, \$57,707.57.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$11,564.37.

Cash received during 1919 from:

Application fees	\$1,284 00
Dues	7,772 60
Assessments	84,599 51
Interest	7,008 48
Other sources	673 84
Repayment of investments, \$27,458.78.	
Total receipts	<u>\$101,338 43</u>

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Commission and organization expenses	\$4,268 11
Registration fees	181 50
Supplies bought	97 48
Travelling expenses	217 00
Rent, light, heat, taxes and telephone	661 97
Salaries, officers' and auditors' fees	2,266 68
Medical examiner's expenses and medical referee's fees	1,095 50
Clerk hire	3,202 10
Printing, stationery and advertising	3,119 06
Postage, telegrams and express	1,605 53
Premiums for guarantee	15 00
Investigation of claims	147 00
Other management expenses	1,469 45
Total expenses of management	\$18,346 38

(b) Miscellaneous Expenditure.

Life insurance claims	80,673 82
For investments (not extended), \$30,000.00.	
Total expenditure	\$99,020 20

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	230	253,000 00	3,216 36	1	500 00
25-29.....	373	384,500 00	5,136 60	1	1,000 00
30-34.....	487	494,000 00	7,224 60	2	2,000 00
35-39.....	544	526,000 00	8,716 20	4	3,500 00
40-44.....	555	537,000 00	10,772 04	2	2,000 00
45-49.....	548	526,500 00	12,947 40	4	3,500 00
50-54.....	494	471,500 00	14,692 68	9	8,836 57
55-59.....	416	409,000 00	16,834 80	1	1,000 00
60-64.....	294	293,500 00	17,247 60	7	6,965 50
65-69.....	175	175,000 00	13,605 60	8	7,947 25
70-74.....	97	97,000 00	9,312 00	12	11,978 17
75-79.....	69	69,000 00	6,624 00	10	10,000 00
80-84.....	20	20,000 00	1,920 00	5	4,888 25
85 and over.....	1	1,000 00	96 00	2	2,000 00
Totals.....	4,303	4,257,000 00	128,345 88	68	66,115 74

SUPREME COUNCIL OF THE ROYAL ARCANUM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 407-409 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts, 5th November, 1877.

The Executive officers of the Society at the 31st December, 1919, were as follows:

L. R. Geisenberger, Supreme Regent	Lancaster, Pa.
C. E. Hoadley, Supreme Vice-Regent	New Haven, Conn.
S. N. Hoag, Supreme Secretary	Boston, Mass.
A. S. Robinson, Supreme Treasurer	St. Louis, Mo.

I. Currency of Insurance Certificates.

Amount covered by contracts other than endowments, or for sick or funeral benefits in force, 31st December, 1919, \$221,978,058.01.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1918.....	135,751		228,009,531	01
Add contracts taken during 1919 new and renewed	7,551		8,548,032	00
Add amount by which various certificates were increased during 1919			1,262,624	42
Gross number and amount of contracts on foot at any time during 1919	143,302		237,820,187	43
	Number.		Amount.	
			\$	c.
Deductions:				
Contracts matured in 1919	2,693	5,022,879	43	
Contracts lapsed in 1919.....	6,236	8,726,638	00	
Add to above deductions the amount by which various certificates still on foot were reduced during 1919.....		2,092,611	99	
Total deductions extended.....	8,929	15,842,129	42	
		8,929	15,842,129	42
Net contracts on foot at 31st December, 1919.....	134,373		221,978,058	01

V. Assets.

Cash value of real estate, less incumbrances	\$51,395 00
Cash value of bonds, etc,	5,783,182 43
Cash on deposit to Society's credit, not drawn against, in the following banks:	

	W. & O. B. Fund.
Atlanta National Bank, Atlanta, Ga.	\$15,768 90
American Bank & Trust Co., Wilmington, N.C.	14,378 77
Old Colony Trust Co., Boston	25,618 36
Merchants National Bank, Boston	22,424 80
National Exchange Bank, Baltimore	32,363 68
Mechanics Bank, Brooklyn	20,464 26
Central National Bank, Cleveland	24,794 55
First National Bank, Chicago	19,918 58
Union Trust Co., Chicago	23,376 64
People's State Bank, Detroit	27,749 51
Bank of Toronto, Montreal	42,635 54
First & Security National Bank, Minneapolis	22,021 09
First National Bank, Kansas City	17,492 05
Garfield National Bank, New York	26,183 16
Market & Fulton National Bank, New York	35,621 24
Central National Bank, Philadelphia	35,629 40
People's National Bank, Pittsburg, Pa.	20,222 28
First National Bank, Richmond, Va.	21,086 64
First National Bank, St. Louis	47,905 65
Merchants-Laclede National Bank, St. Louis	32,910 34
Bank of Toronto, Toronto, Ont.	62,188 00
Broad Street National Bank, Trenton, N.J.	22,646 63
First National Bank, Utica, N.Y.	20,012 85
National Bank of Westfield, N.Y.	18,723 61
Wells-Fargo Nevada National Bank, San Francisco, Cal. ..	22,699 74
Slater Trust Co., Pawtucket, R.I.	10,906 73
State Bank of Evanston, Evanston, Ill.	9,664 82
Total	\$695,407 82

	General Fund.
Merchants National Bank, Boston	\$5,863 20
Central National Bank, Cleveland	2,101 01
People's State Bank, Detroit	3,259 63
The Bank of Toronto, Montreal	4,338 37
Garfield National Bank, New York	8,185 28
Central National Bank, Philadelphia	2,198 78
First National Bank, Richmond, Va.	4,646 72
First National Bank, St. Louis	4,082 36
The Bank of Toronto, Toronto, Ont.	4,797 17
Broad Street National Bank, Trenton, N.J.	3,504 17
First National Bank, Utica, N.Y.	3,230 76
The National Bank of Westfield, N.Y.	6,241 26
Total	52,448 71

Contingent Fund of Supreme Officers	\$8,500 00
Emergency Fund	241,304 72
Provincial Treasurer, Quebec	5,000 00
Dues and assessments due and unpaid	598,254 02
Interest due and accrued on bonds	91,573 13
Interest due and accrued on bank balances and deposits	1,836 53
Total assets of Life Insurance Fund (not extended)	\$1,235,181 41
Total assets of Emergency Fund (not extended)	6,096,910 28
Total assets of General and other funds (not extended)	243,777 62
Amount of liens matured by death, unpaid	17,932 93
All other assets	29,034 02
Total assets	<u>\$7,575,869 31</u>

VI. Liabilities.

Amount of claims admitted	\$50,446 87
Amount of claims supposed or reported or unadjusted	489,627 33
Amount of claims resisted (Classes D. and E.)	28,000 00
	<u>\$568,074 20</u>

VII. Miscellaneous.

No actions were instituted by or against the Society in Ontario during 1919.

Assessments for the purpose of Life Insurance Certificates are made monthly. Twelve assessments were made during the year 1919.

The accounts and books of the Society were audited for the year 1919, in March and September.

The books of record and account kept for purposes of insurance certificates or benefits are: Registers of membership of each council, Registers of Benefit Certificates, Registers of Death, Cash Books, Ledgers, etc.

Names and addresses of the auditors of accounts for 1919: W. C. Shurtleff, Chicago, Ill.; Charles J. Taylor, Baltimore, Md.; L. J. Meiser, St. Louis, Mo.

No changes were, during 1919, made in the Constitution.

Amount of bond of Supreme Secretary, \$20,000.00.

Amount of bond of Supreme Treasurer, \$100,000.00.

Number of certificate holders in Ontario at 31st December, 1919, 1,404.

Amount of insurance in force in Ontario at 31st December, 1919, \$2,483,741.00.

Number of members in Ontario who died in 1919, 43.

Amount of death benefits paid to Ontario members during 1919, \$86,035.31.

VIII. Cash Receipts.

Cash balance from 1918 (not extended)	\$935,071 47
Half cash liens, 1918	1,043,039 58
Half cash liens, matured, 1918	21,677 11
Half cash liens, matured, 1919	139,397 56
Interest—accumulations on liens	36,388 01
Cash received during 1919 from:	
Dues	\$164,446 80
Assessments	6,383,805 38
Fines	600 90
Supplies sold	1,220 85
Interest and dividends	261,003 13
All other sources	2,603 80
Cash received from payment of loans or investments (not extended)	\$509,847 12
Total cash receipts	<u>\$6,813,680 86</u>

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Commission and organization expenses	\$42,192 90
Law costs	3,496 66
Registration fees, insurance departments	783 50
Investigating claims	210 21
Expenses annual meeting	24,880 95
Supplies bought	148 05
Travelling expenses	7,404 68
Rent, light, heat and taxes	8,276 38
Salaries, officers' and auditors' fees	29,750 00
Medical examiner	4,500 00
Clerk hire	56,709 91
Official journal	12,838 24
Printing, stationery and advertising	20,754 91
Postage, telegrams and express	6,022 35
Actuarial services	1,211 13
Fraternal Congress	856 22
Allowances to standing committees	3,550 00
Services of officers and committees	1,460 00
Furniture and fixtures	1,049 03
Other management expenses (detailed in memo.)	4,207 56
Total expenses of management	<u>\$230,302 68</u>

(b) Miscellaneous Expenditure.

Life insurance claims	5,302,066 77
Half cash liens recovered at payment of death claim (not extended)	\$162,586 55
Half cash liens, lapses (not extended)	64,208 89
Half cash options, 1919 (not extended)	16,059 97
For investments (not extended), \$1,723,568.75.	
Total expenditure	<u>\$5,532,369 45</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members	Amount of Insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1.	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	4,752	5,248,500 00	.....	16	16,000 00
25-29.....	5,942	6,799,142 00	.....	35	38,000 00
30-34.....	8,808	10,731,682 00	.....	50	64,500 00
35-39.....	12,059	16,166,471 00	.....	91	115,000 00
40-44.....	17,065	25,156,259 00	.....	132	205,000 00
45-49.....	19,538	32,428,719 00	.....	201	330,874 00
50-54.....	21,195	39,280,743 00	.....	304	568,037 00
55-59.....	18,712	36,798,368 00	.....	384	796,153 00
60-64.....	15,045	29,614,829 00	.....	478	1,002,769 00
65-69.....	6,122	10,832,979 00	.....	386	741,517 68
70-74.....	3,174	5,502,456 00	.....	288	555,251 75
75-79.....	1,255	2,196,317 00	.....	171	282,723 00
80-84.....	497	859,046 00	.....	81	147,454 00
85 and over.....	209	362,547 00	.....	76	159,600 00
Totals.....	134,373	221,978,058 00	.....	2,693	5,022,879 43

THE MACCABEES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Woodward Avenue, Detroit, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883; incorporated in State of Michigan, 11th September, 1885. Re-incorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1904; under Act 119, Public Acts of Mich., 1893, amended July 20th, 1914, and May 21st, 1915, under Act 169, Public Acts of Mich., 1913, July 18th, 1919.

The Executive officers of the Society at the 31st December, 1919, were as follows:

- Daniel P. Markey, Supreme Commander Detroit.
- Thomas Watson, Supreme Record Keeper Detroit.
- E. L. Young, Trustee Norwalk, Ohio.
- J. B. Sawtell, Trustee Waco, Texas.
- W. E. Blaney, Trustee Pittsburg, Pa.
- E. W. Thompson, Trustee Port Huron, Mich.
- E. H. Haas, Trustee St. Paul, Minn.
- J. J. Volk Dayton, New York.

II. Movement in Insurance Certificates.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918	294,800	354,254,159 63
Add contracts taken during 1919, new or renewed.....	19,982	20,988,500 00
Gross number and amount of contracts on foot at any time during 1919	314,782	375,242,659 63
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1919 (Deaths)	4,295	5,488,168 97
Contracts lapsed in 1919	16,892	17,410,943 61
Total deductions extended.....	21,187	22,899,112 58
Net contracts on foot at 31st December, 1919	293,595	352,343,547 05

III. Funeral Benefits.

Total membership of Sick and Accident Fund at 31st December, 1919, was 14,534.

Number of members who died during 1919, 119.

Total amount of funeral benefits paid during 1919, \$5,950.00.

IV. Sick Benefits.

Number of members who received sick and accident benefits in 1919, 2,930.

Total amount of benefits paid, \$78,359.56.

Number of weeks' sickness experienced during 1919, 12,640.

Total amount of cash standing to credit of benefit fund, 31st December, 1919, \$373,082.78.

V. Assets.

Cash value of real estate	\$125,000 00
Bonds, etc.	13,160,205 78
Actual cash on hand, 31st December, 1919	3,678 51
Cash on deposit to the Society's credit, not drawn against, in the following banks:	
First National Bank, New York	100,994 10
First and old Detroit National Bank, Detroit	509,217 96
Bank of Toronto, Toronto, Ont.	44,420 34
Commercial National Bank, Charlotte, N.C.	1,000 00
Industrial Savings Bank, Flint, trust funds	13,378 15
Industrial Savings Bank, Flint, savings account	25,000 00
Dues and assessments, due and unpaid on certificates in force (estimated)	527,000 00
Interest due and accrued	332,406 63
Liens, charges and interest thereon on certificates	8,598,572 45
Furniture and fixtures	28,500 00
Contract on old Port Huron Temple	74,018 52
Total assets of Relief Fund No. 1 (not extended)	\$111,538 68
Total assets Life Benefits Fund (not extended)	636,670 82
Total assets Sick and Funeral Fund (not extended)	45,772 78
Total assets Expense Fund (not extended)	38,467 15
Total assets Guarantee Fund (not extended)	13,160,205 78
Total assets Relief Fund No. 2 (not extended)	511 89
Total assets Trust Fund (not extended)	13,378 15
Total assets Patriotic Fund (not extended)	50,368 11
Total assets	<u>\$23,543,392 44</u>

VI. Liabilities.

Amount of claims admitted by Society	\$124,550 00
Amount of claims resisted	10,000 00
Amount of sick and accident claims due and unpaid, 31st December, 1919	561 98
Present value of deferred disability claims, payable in instalments	1,592,078 40
Salaries, expenses of management, commissions, etc., unpaid	42,532 12
Trust funds	13,378 15
Amount of other liabilities	2,000 00
Total liabilities	<u>\$1,785,100 65</u>

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in 1919: In Ontario, none.

Assessments were made monthly in 1919.

Twelve assessments were made during the year 1919, and were payable on the first day of each month, and one special assessment.

The Society's books and accounts were audited on or before the 10th day of January April, July and October, by the Supreme Auditors.

Names and addresses of the auditors for 1919: Supreme Auditors—J. J. Volk, Dayton, N.Y.; John S. Boots, New Brighton, Pa.; Geo. W. Sulman, Chatham, Ont., and Geo. H. Scott, Norwalk, Ohio.

Books of record and account kept for purposes of life insurance certificates or benefits: Cash books, Ledgers and Card System for Record of Certificates.

Certain changes were made in the organization or management during the year 1919 in relation to insurance certificates or benefits.

Certain changes were, during 1919, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Bond of Supreme Secretary-Treasurer, \$75,000.00.

Number of members in Ontario at 31st December, 1919, 8,631.

Number of certificate holders in Ontario, 31st December, 1919, 8,498.

Amount of insurance in force in Ontario at 31st December, 1919, \$8,783,000.00.

Number of members in Ontario who died during 1919, 113.

Amount of death benefits paid to Ontario members during 1919, \$150,666.42.

Amount of disability benefits paid to Ontario members during 1919, \$21,944.38.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$14,329,661.01.

Cash received during 1919 from:

Certificate fees	\$29,573 98
Assessments	6,281,671 00
Per capita tax	382,247 35
Supplies sold	4,256 90
Rent	8,000 00
Interest	730,272 43
Profits on bond sales	6,487 26
Relief fund fees	40,769 70
Refund of 1918 loan from expense account to Rel. No. 1	15,000 00
Refund of 1918 loan from expense account to S. and A.	15,000 00
Apportionment from S. and A. to expense	100,000 00
Loan from Patriotic Fund to Life Benefit Fund	100,000 00
All other sources	44,660 82
Cash received from repayment of loan (not extended), \$30,000.00.	

Total receipts	<u>\$7,757,939.44</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Per capita tax, etc.	\$343,346 56
Commission and organization expenses	143,332 51
Law costs	4,077 40
Registration fees	2,221 06

Investigation of claims	\$8,600 12
Supplies bought	15,515 66
Travelling expenses	3,281 26
Expenses of annual or biennial meeting	25,915 53
Rent, light, heat and taxes	12,956 10
Officers' salaries and auditors' fees	24,606 58
Medical examiner's salary and expenses	56,070 39
Clerk hire	114,855 17
Printing, stationery, etc.	20,418 12
Printing official journal	38,151 44
Postage, telegrams and express	17,069 01
Actuarial expenses	2,171 81
Other expenses	7,712 19
Total expenses of management	\$840,300 91

(b) Miscellaneous Expenditure.

Benefits to widows and orphans	5,983,794 50
Sick benefits	85,146 89
Total disability benefits	505,906 28
Gratuities to distressed members	6,691 98
War claims, Patriotic Fund	245,202 38
Reconstruction of old Temple, Port Huron	25,000 00
Appointment from Life Benefit to Expense	100,000 00
Loan from Patriotic to Life Benefit	100,000 00
All other expenditure	138,644 15
Total expenditure	\$8,030,687 09

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	18,724	19,082,250 00	180,689 36	123	117,000 00
25-29.....	21,203	22,087,300 00	292,754 00	248	256,000 00
30-34.....	27,928	28,129,549 50	416,163 00	269	285,200 00
35-39.....	34,020	36,131,943 18	508,077 00	295	312,875 00
40-44.....	38,778	43,258,085 20	615,428 00	329	373,175 00
45-49.....	40,368	49,045,077 53	701,228 00	384	477,232 26
50-54.....	39,395	51,488,101 77	704,881 00	497	624,183 11
55-59.....	30,853	42,334,109 93	1,055,194 66	667	920,250 00
60-64.....	22,964	33,370,025 33	546,817 94	684	947,680 76
65-69.....	12,893	18,650,800 29	294,014 63	596	848,211 44
70-74.....	4,906	7,182,368 05	101,855 00	300	429,954 61
75-79.....	1,489	1,477,293 39	37,202 50	141	134,109 17
80-84.....	73	106,142 88	6,317 00	15	8,950 00
85 and over.....	1	500 00	.....	2	550 00
Totals.....	293,595	352,343,547 05	5,460,622 09	4,550	5,735,371 35

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL TEMPLARS OF TEMPERANCE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Walnut Street, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Rev. W. P. Fletcher, Dominion CouncillorToronto, Ont.
C. VanNorman Emory, Dominion SecretaryHamilton, Ont.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments, or for Sick or
Funeral benefits in force 31st December, 1919\$3,886,500 00

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918	4,396	4,890,500 00
Add contracts taken during 1919, new or renewed.....	118	105,500 00
Add amount by which various certificates were increased during 1919		6,500 00
Gross number and amount of contracts on foot at any time during 1919	4,514	5,002,500 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1919 by death	59	78,000 00
Contracts lapsed in 1919	925	1,030,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1919		8,000 00
Total deductions extended.....	984	1,116,000 00
Net contracts on foot 31st December, 1919	3,530	3,886,500 00
Number of certificate holders in good standing on 31st December, 1919	3,029	3,336,500 00
Number of certificates temporarily suspended at 31st December, 1919	501	550,000 00
Grand total of certificate holders 31st December, 1919.....	3,530	3,886,500 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Council of Ontario.

Twenty-two members of the Grand Council died in 1919, and funeral benefits were paid amounting to \$1,100.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1919 sick benefits to 242 members.

Amount paid for sick benefits, \$5,512.00.

The total number of weeks' sickness experienced was 1,211.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1919, was, \$14,411.10.

V. Assets.

	Supreme Body.
Cash value of real estate	\$41,449 26
Cash value of mortgages	190,777 00
Bonds, etc.	258,020 36
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton	41,940 23
Merchants Bank, Montreal	5,000 00
Dues called but not yet payable	12,709 39
Interest due or accrued	16,668 67
Other assets	3,974 09
Total assets Life Insurance Fund (not extended)	\$568,740 88
Total assets General Fund and other funds (not extended) ..	1,798 12
Total	<u>\$570,539 00</u>

VI. Liabilities.

Amount of claims admitted by Society	\$6,500 00
Amount of other claims	5,298 00
Total amount of all liabilities	<u>\$11,798 00</u>

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1919.—None.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1919.

The Society's books were duly audited during 1919 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two ledgers.

Names and post office addresses of the auditors for 1919 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

No changes were made in the constitution and rules in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, \$10,000.00.

Number of members in Ontario, 31st December, 1919, 4,000.

Number of certificate holders in Ontario, 31st December, 1919, 2,736.

Amount of insurance in force in Ontario, 31st December, 1919, \$2,853,500.00.

Number of members in Ontario who died in 1919, 45.

Amount of death benefit claims paid to Ontario members during 1919, \$71,536.44.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$23,232.34.

Cash received during 1919:

	Supreme Body.
Certificate fees	\$43 75
Assessment fees	9,610 15
Assessments	140,002 51
Per capita tax and levies	1,758 63
Propagation fund	2,857 16
Supplies sold	109 55
Interest and dividends	28,749 89
Guarantee premiums	70 50
All other sources	563 62
Received from investments (not extended), \$89,196.05.	
Total	<u>\$183,765 76</u>

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Supreme Body.

Board fees	\$254 25
Commission and organization expenses	6,084 70
Investigation of claims	175 29
Registration fees	140 00
Interest	521 83
Supplies bought	396 88
Travelling expenses	95 20
Rent, light, heat and taxes	706 04
Managing officers' salaries and officers' and auditors' fees	1,980 00
Medical officers' salaries and expenses	91 60
Clerk hire	1,180 00
Official journal	1,523 22
Printing (other than official journal), stationery and advertising ..	183 83
Postage, telegrams and express	446 17
Premiums for guarantee	71 27
Other management expenses detailed in memo.	539 81
Total expenses of management	<u>\$14,390 09</u>

(b) Miscellaneous Expenditure.

Supreme Body.

Life insurance claims other than endowments	101,666 52
Cash paid for investments, \$133,197.31.	
Grand totals	<u>\$116,056 61</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	191	159,000 00	143 88	1	1,000 00
25-29.....	204	193,500 00	194 94	.....	.....
30-34.....	274	259,500 00	283 32	2	1,500 00
35-39.....	313	298,250 00	380 20	.....	.....
40-44.....	297	299,250 00	447 21	3	3,000 00
45-49.....	367	371,250 00	679 60	1	2,000 00
50-54.....	462	528,000 00	1,215 25	3	2,500 00
55-59.....	424	495,000 00	1,444 63	3	6,000 00
60-64.....	349	426,000 00	1,599 22	9	9,000 00
65-69.....	325	413,500 00	2,089 95	10	18,000 00
70-74.....	200	269,750 00	1,741 68	16	19,500 00
75-79.....	74	107,500 00	840 80	6	9,500 00
80-84.....	33	47,000 00	364 90	3	4,000 00
85 & over.....	17	19,000 00	120 53	2	2,000 00
Totals.....	3,530	3,886,500 00	11,546 11	59	78,000 00

CATHOLIC ORDER OF FORESTERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office of the Society, 30 La Salle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, L. V. Dusseau, Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- Thomas H. Cannon, High Chief RangerChicago, Ill.
- Thos. F. McDonald, High SecretaryChicago, Ill.
- Gustave Keller, High TreasurerAppleton, Wis.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts in force 31st December, 1919.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, \$155,097,000.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918	150,445	150,396,750 00
Add contracts taken during 1919, new or renewed.....	10,516	9,806,750 00
Add amount by which various certificates were increased during 1919		64,750 00
Gross number and amount of contracts on foot at any time during 1919	160,961	160,268,250 00

	Number.	Amount.		
		\$ c.		
Deductions :				
Contracts matured in 1919, death.....	1,659	1,716,750 00		
Contracts lapsed in 1919	3,835	3,441,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1919.....		13,500 00		
Total deductions extended.....	5,494	5,171,250 00	5,494	5,171,250 00
Net contracts on foot 31st December, 1919			155,467	155,097,000 00

III. and IV. Sick and Funeral Benefits.

Sick and funeral benefits being matters of option with Subordinate Courts, no reports are made to the High Court.

V. Assets.

Bonds, debentures, etc.	\$8,406,885 92
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Citizens' National Bank, Appleton, Wis.	49,388 08
Continental & Commercial Trust Savings	5,000 00
Interest due and accrued	131,023 35
Due from Subordinate Courts	28,594 79
Furniture and fixtures	6,494 15
Amount of all other assets	8,976 43
Total assets	\$8,636,362 72

VI. Liabilities.

Amount of claims admitted	\$696 66
Amount of claims supposed or reported	253,500 00
Amount of claims resisted	14,500 00
All other liabilities	740 84
Total liabilities	\$269,437 50

VII. Miscellaneous.

One action was instituted against the Society during 1919 in Ontario.

Assessments are made monthly, and are payable first of each month.

Twelve such assessments were made during the year 1919.

The Society's books were audited January and July, 1919.

Books kept by Society: Benefit Certificate Register, Cash Book, Ledger, Journal, Subordinate Court Ledger, and Death Claim Register.

Names and post office addresses of the auditors for 1919 were as follows: Barrow, Wade, Guthrie & Co., Chicago.

No changes were made during 1919 in the constitution or rules of the Society.

Bond of Supreme Secretary, \$50,000.00.

Bond of Supreme Treasurer, \$250,000.00.

Number of members in Ontario, 31st December, 1919, 8,554.

Number of certificate holders in Ontario, 31st December, 1919, 8,554.

Amount of insurance in force in Ontario at 31st December, 1919, \$8,797,000.00.

Number of members in Ontario who died during 1919, 96.

Amount of death benefits paid to Ontario members during 1919, \$126,445.93.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$22,619.18.

Cash received during 1919 from:

Assessments (mortuary)	\$2,216,688 49
Loyalty assessments	169,236 69
Per capita tax and levies	151,316 40
Certificate fees	7,068 50
Supplies sold	4,926 98
Interest	399,196 92
Borrowed money	347,250 00
Premiums for guarantee of lodge officers	4,926 69
All other sources	1,152 52
Cash received from repayment of loans or investments (not extended), \$78,191.69.	

Total receipts	<u>\$3,301,763 19</u>
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IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

National Fraternal Congress and A. F. C. S.	\$653 31
Law costs	4,714 08
Registration fees, Insurance Departments	1,377 51
Medical examiners' salary and expenses	3,294 75
Investigation of claims	510 39
Travelling expenses	6,455 12
Furniture and fixtures	288 85
Rent, light, heat and fire insurance	5,538 29
Salaries, officers' and auditors' fees	15,259 85
Clerk hire	28,052 29
Official journal	27,750 65
Printing, stationery and advertising	9,726 28
Postage, telegrams and express, telephone	5,532 09
Actuary fees	318 94
Other management expenses	945 09

Total expenses of management	<u>\$110,417 49</u>
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(b) Miscellaneous Expenditure.

Life insurance claims	2,185,526 58
Per capita tax or levies, other than for management	33,475 94
Borrowed money repaid	675,078 54
Interest paid on borrowed money	18,577 45
Lodge supplies	5,673 39

Total expenditure	<u>\$3,028,749 39</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	19,194	17,457,250 00	178,340 39	73	71,000 00
25-29.....	16,503	15,234,000 00	167,115 31	85	78,750 00
30-34.....	19,304	18,160,750 00	218,655 82	111	109,000 00
35-39.....	19,254	18,794,250 00	262,074 47	100	99,000 00
40-44.....	19,843	19,859,250 00	284,564 22	153	156,000 00
45-49.....	19,101	19,729,500 00	297,969 27	196	198,000 00
50-54.....	17,186	18,278,250 00	291,118 70	225	240,500 00
55-59.....	13,111	14,381,750 00	247,553 87	268	293,000 00
60-64.....	7,996	8,936,000 00	162,043 20	214	229,000 00
65-69.....	3,059	3,318,000 00	77,601 02	138	145,500 00
70-74.....	781	802,000 00	25,131 94	63	64,000 00
75-79.....	127	138,000 00	4,260 12	26	26,000 00
80-84.....	8	8,000 00	260 16	7	7,000 00
85 & over.....					
Totals.....	155,467	155,097,000 00	2,216,688 49	1,659	1,716,750 00

THE SUPREME LODGE KNIGHTS OF PYTHIAS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office of Supreme Lodge, Minneapolis, Minn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, January 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1919, were as follows:

- W. H. Corrie, Grand Chancellor St. Thomas.
- A. G. Marshall, Grand Vice-Chancellor Ottawa.
- Chas. Tinsley, Grand Prelate London.
- Alex. Coulter, Grand Keeper of Records and Seal Toronto.
- John Burns, Grand Master of Exchequer Niagara Falls.
- Alf. W. Wilkes, Past Grand Chancellor Hamilton.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918.....	72,547	96,365,445 00
Add contracts taken during 1919	7,062	10,160,500 00
Gross number and amount of contracts on foot at any time during 1919	79,609	106,525,945 00

	Number.	Amount.		
Deductions :		\$ c.		
Contracts matured in 1919	1,157	1,738,595 46		
Contracts lapsed in 1919	2,412	3,295,974 00		
Contracts surrendered.....				
Add to above deductions the amount by which various certificates still on foot were reduced during 1919		242,481 54		
Total deductions	3,569	5,277,051 00	3,569	5,277,051 00
Net contracts on foot 31st December, 1919			76,040	101,248,894 00
In Ontario, 212.				
No. of deaths, 3.				
Benefits paid, \$2,500.00.				
Amount of insurance in force in Ontario, \$238,943 00				

VIII. Cash Receipts.

Fees	\$53 92
Interest (bank)	2,354 34
Monthly payments	2,571,868 28
Income from investments	509,183 59
Other sources	3,632 93
Total receipts	<u>\$3,087,093 06</u>

IX. Cash Expenditure.

Life insurance claims	\$1,881,975 69
Printing, supplies and office expenses	19,919 34
Medical examinations	15,130 00
Organization	125,566 09
Adjusting claims	2,629 10
Depreciation in municipal bonds	12,695 18
Commission	113,385 22
All other expenditures	154,326 85
Balance, receipts over expenditure	761,465 59
Total expenditure	<u>\$3,087,093 06</u>

Balance on hand, 31st December, 1918 \$10,250,078 23

Balance on hand, 31st December, 1919 \$11,011,543 82

Deposited as follows:

Cash in bank	\$55,434 71
Cash in office	1,200 00
Bonds and securities	10,954,909 11
	<u>\$11,011,543 82</u>

GRAND LODGE OF ONTARIO.**III. Funeral Benefits.**

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 3,735 at 31st December, 1919.

Number of members of the Society who died during 1919, 26; funeral benefits amounting to \$2,628.50 were paid.

IV. Sick Benefits.

Number of members who received sick benefits during 1919, 239.

Amount of benefits paid during 1919, in respect of sick members, \$4,968.52.

Number of weeks' sickness experienced in 1919, 1,493.

Amount paid for medical attendance during 1919, \$1,674.84.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1919, \$47,525.34.

V. Assets.

	Grand Body.	Subordinate Bodies.
In bank on 31st December, 1919	\$2,893 91	\$55,441 72
All other .....	.....	20,646 02
Total assets	\$2,893 91	\$76,087 74

VI. Liabilities.

Aggregate amount of all liabilities (subordinate lodges)	\$544 97
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VII. Miscellaneous.

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month. Eleven such payments were made during 1919.

The books of the Society were audited on July 8th, 1919.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Names and addresses of auditors: Walter Hartling, Kitchener, and Thos. G. Booke, Toronto.

Amount of Grand Treasurer's Bond, \$500.00.

Amount of Grand Secretary's Bond, \$500.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), Grand Body, \$1,693.52.

Cash received during 1919 from:

Initiation and application fees .....	.....	\$3,064 00
Per capita tax	\$3,612 50	.....
Dues .....	.....	21,385 55
Assessments .....	.....	1,000 55
Degrees and cards .....	.....	4,981 60
Supplies sold	697 88	60 00
Rent .....	.....	1,002 65
Interest	2,126 68
All other sources	1,019 53	1,272 49

Total receipts	\$5,329 91	\$34,893 52
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IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Per capita tax and levies	\$268 72	\$3,520 50
Registration fee	25 00	.....
Expenses of annual meeting	940 55	.....
Supplies bought	368 74	1,198 29
Rent, light, heat and taxes	36 00	5,067 68
Travelling expenses	985 77	.....
Salaries, officers' and auditors' fees	750 00	1,829 19
Official journal	326 00	.....
Printing, stationery and advertising	116 10	1,152 07
Postage, telegrams and express	230 14	562 92
Premiums for guarantee of lodge officers	82 50

Total expenses of management	\$4,129 52	\$13,330 65
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(b) Miscellaneous Expenditure.

Funeral benefits	\$1,108 50
Benefits to widows and orphans	1,520 00
Sick benefits	4,968 52
Medical attendance	1,674 82
Gratuities to distressed members	682 00
Other expenditures	5,646 82
Total expenditure	<u>\$4,129 52</u> <u>\$28,931 31</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

(Fourth Class.)

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....					
25-29.....					
30-34.....	1	1,186 00	19 56		
35-39.....	4	7,000 00	103 11		
40-44.....	24	35,785 00	611 62		
45-49.....	49	76,819 00	1,535 01	1	2,000 00
50-54.....	87	143,387 00	3,832 46	5	12,000 00
55-59.....	124	215,003 00	7,188 34	3	6,000 00
60-64.....	161	292,648 00	12,816 48	5	9,000 00
65-69.....	209	388,613 00	22,063 38	9	18,612 00
70-74.....	231	397,597 00	29,136 62	21	36,904 00
75-79.....	121	200,776 00	19,669 30	15	30,786 00
80-84.....	36	55,617 00	7,205 93	2	3,315 00
85 & over.....	8	7,712 00	2,092 18	2	3,500 00
Totals.....	1,055	1,822,143 00	106,273 99	63	122,117 00

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

(Fifth Class.)

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,143	1,581,500 00	28,669 30	3	3,000 00
25-29.....	4,295	5,384,874 00	99,361 87	23	31,331 66
30-34.....	7,289	8,849,924 00	157,937 74	54	61,128 70
35-39.....	10,503	12,612,783 00	217,609 38	66	80,301 96
40-44.....	11,580	14,285,955 00	246,343 84	79	104,096 74
45-49.....	11,966	15,560,456 00	278,658 22	105	138,987 48
50-54.....	10,767	14,929,215 00	290,483 49	138	205,988 00
55-59.....	8,412	12,489,478 00	275,939 18	204	322,227 92
60-64.....	5,605	8,504,367 00	231,011 95	166	261,459 00
65-69.....	2,364	3,643,363 00	222,002 32	139	211,044 00
70-74.....	838	1,267,948 00	79,919 37	87	142,413 00
75-79.....	187	268,945 00	21,255 11	23	45,500 00
80-84.....	32	37,623 00	4,010 05	5	7,000 00
85 & over.....	4	8,500 00	1,454 23	2	2,000 00
Totals.....	74,985	99,424,931 00	2,154,656 05	1,094	1,616,478 46

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1919, were as follows:

C. J. Tuthill, President	Toronto.
Walter Moore, 1st Vice-President	Toronto.
Harvey Dodson, 2nd Vice-President	Toronto.
E. Fielding, Treasurer	Toronto.
Jas. Sargant, Secretary	Toronto.

III. Funeral Benefits.—None.

IV. Sick Benefits.—No official Sick Benefits.

V. Assets.

Real estate	\$35,000 00
Bonds, debentures, etc.	1,479,083 47
Cash on deposit, not drawn against, in Dominion Bank, Toronto	2,753 54
Total assets	<u>\$1,516,837 01</u>

VI. Liabilities.—None.

VII. Miscellaneous.

No actions were instituted against the Association during 1919.

No assessments are made.

The Society's books were duly audited on December 14th, 1919.

Books of record or account kept for the purpose of insurance contracts or benefits:

Insurance Register.

Names and post office addresses of the auditors for 1919 were as follows: Henry Barber, and C. N. Sutherland, Toronto.

No changes were, during the year ending 30th November, 1919, made in the constitution in relation to insurance certificates or benefits.

Bond for Secretary, \$3,000.00.

Number of members, 13,840.

Number of members whose mortuary benefits were paid in year ending 30th November, 1919, 154.

Amount of benefits paid during the year, \$91,201.67.

Amount of insurance in force, 30th November, 1919, \$5,858,715.00.

VIII. Cash Receipts.

Cash balance from 1918, \$6,759.43.

Cash received during 1919:

Travelling certificates	\$129,773 50
Honorary certificates	8,650 00
Duplicate certificates	390 00
Interest and dividends	70,735 24
Rents	4,510 00
Investments repaid (not extended), \$37,509.96.	

Total receipts	<u>\$214,058 74</u>
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IX. Cash Expenditure.*(a) Expenses of Management.*

Amount paid during 1919:

Commission expenses of agencies	\$2,324 19
Law costs	320 27
Expenses of annual meeting	150 00
Supplies bought	132 42
Travelling expenses	439 75
Rent, light, heat and taxes, etc.	5,917 84
Managing officers' salaries, etc.	4,614 00
Clerk hire	2,154 00
Printing and advertising	1,830 88
Postage and stationery, etc.	1,207 53
Patriotic and Red Cross subscriptions	1,280 00
Volunteer members for military service	1,870 00
Other managing expenses	972 04

Total	<u>\$23,212 92</u>
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(b) Miscellaneous Expenditure.

Mortuary benefits	91,201 67
Investments (not extended), \$141,160.00.	

Total expenditure	<u>\$114,414 59</u>
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THE ST. JOSEPH UNION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. Tetreault, President Sherbrooke, Que.
 Chas. Leclerc, Secretary-Treasurer Ottawa, Ont.

II. Movement in Insurance Certificates.

* (b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918	21,707	17,009,275 00
Add contracts taken during 1919, new or renewed.....	2,252	1,646,650 00
Add amount by which various certificates still on foot were increased..	.....	139,050 00
Gross number and amount of contracts on foot at any time during 1919	23,959	18,794,975 00

	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1919.....	190	162,700 00
Contracts lapsed in 1919.....	2,166	1,658,400 00
Deduction of certificates .....	.....	.....
Total deductions extended.....	2,356	1,821,100 00

Net contracts on foot at 31st December, 1919.....	21,603	16,973,875 00
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III. Funeral Benefits.

- No special fund for funeral benefits. They are paid out of General Fund.
- Number of members' wives deceased in 1919, 90.
- Amount paid in respect of deceased wives of members, \$6,825.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who have received sick benefits during 1919, 2,312.
 Amount of sick benefits paid, \$77,844.51.
 Number of weeks' sickness experienced during 1919, 15,726.
 Amount standing to credit of Sick Benefit Fund, \$25,493.44.

V. Assets.

Cash value of real estate, less encumbrances	\$80,600 00
Cash value of mortgages	22,000 00
Bonds, debentures, etc.	1,390,753 68
Cash on hand held by cashier .....	.....
Cash on deposit to the Society's credit in the following chartered banks:	
Provincial Treasurer, Quebec	5,000 00
Provincial Treasurer, New Brunswick	5,000 00
La Banque Provinciale, Hochelaga and Royal	750 38
Interest due and accrued	58,396 92
Advances to aged members	155 00
Advances to members of the Social Class	220,511 93
Total assets, Insurance Fund (not extended)	\$1,443,218 94
Total assets, Sick and Funeral Fund (not extended)	25,493 44
Total assets, General and other funds (not extended)	1,195 26
All other assets	13,547 43
Total assets	<u>\$1,796,715 34</u>

VI. Liabilities.

Amount of claims admitted by the Society	\$11,600 00
Amount of claims for death of members' wives	375 00
Dues to members of the social class, payable weekly	86,753 98
All other	45,567 85
Total liabilities	<u>144,296 83</u>

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1919: Mrs. H. Charbonneau vs. L'Union St. Joseph du Canada, Division Court of Ottawa, \$800.00; policy not in force when death occurred. Action dismissed.

Assessments are made monthly.

Twelve assessments were made during 1919, payable 1st of every month.

Certain changes were made in the organization or management of the Society and in relation to benefits during 1919.

The accounts were audited continuously.

The books of record are: Councils, Ledgers, General Ledgers, Death Registers, Auxiliary Books, Members' Registers, Card Index, Social Class Instalment Ledger.

Certain changes were made in the Constitution and Rules in relation to insurance certificates or benefits.

Names and addresses of auditors: Aurelien Belanger and J. Pinard, M.P.P., Ottawa.

Amount of bond of Secretary-Treasurer, \$5,000.

Amount of bond of Cashier, \$2,000.

Number of members in Ontario, 31st December, 1919, 4,845.

Amount of insurance in force in Ontario at 31st December, 1919, \$4,195,425.00.

Number of members in Ontario who died in 1919, 59.

Amount of death benefits paid to Ontario members in 1919, \$71,683.61.

Amount of sick benefits paid to Ontario members in 1919, \$15,914.25.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$90,865.91.

Cash received during 1919 from:

Application fees	\$3,492 00
Assessments	459,463 71
Transfer fees, degrees and cards	508 50
Supplies sold	76 24
Rent	6,964 00
Interest and dividends	33,404 30
All other sources (detailed in memo.)	4,004 94
Cash received from payment of loans or investments (not extended), \$8,864.24.	

Total receipts	<u>\$507,913 69</u>
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IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Collection of fees	\$25,263 57
Commission and organization expenses	16,671 67
Law costs	3,987 90
Registration fees	144 60
Investigation of claims	613 80
Profit and loss account	1,000 49
Supplies bought	395 73
Travelling expenses	1,852 40
Rent, etc.	92 00
Managing officers' salaries, officers' fees	5,903 84
Clerk hire	15,093 94
Medical examiner's salary	3,499 92
Official journal	2,939 10
Printing and stationery	1,364 07
Postage, telegrams and express	1,436 14
Guarantee premiums	28 00
Revision of statutes	200 00
Other expenses	1,080 14

Total expenses of management	<u>\$81,567 31</u>
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(b) Miscellaneous Expenditure.

Life insurance claims	243,279 58
Advances to aged members	2,163 70
Sick benefits	77,844 51
Old age benefits	20,668 66
Members' wives benefits	6,825 00
Total disability benefits	4,241 08
Maintenance and repairs of real estate	8,915 42
Paid on note	105,000 00
Expenses, other than the foregoing (detailed in memo.)	7,450 03
For investments (not extended), \$37,705.43.	

Total expenditure	<u>\$557,955 29</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	3,765	2,663,750 00	2,563 56	19	14,000 00
25-29.....	3,549	2,710,100 00	2,836 66	27	22,650 00
30-34.....	3,561	2,885,000 00	3,433 21	26	23,500 00
35-39.....	3,039	2,456,850 00	3,271 48	24	23,100 00
40-44.....	2,566	2,112,150 00	3,247 30	15	13,100 00
45-49.....	1,860	1,479,450 00	2,688 25	15	12,000 00
50-54.....	1,388	1,122,850 00	2,392 43	17	12,550 00
55-59.....	855	689,150 00	1,646 53	17	14,000 00
60-64.....	666	528,310 00	1,545 83	13	11,700 00
65-69.....	307	296,730 00	1,550 24	11	11,500 00
70-74.....	34	28,925 00	104 40	5	4,000 00
75-79.....	12	9,610 00	57 30	1	600 00
80-84.....					
85 and over.....	1	1,000 00	6 40		
Totals.....	21,603	16,983,875 00	25,343 59	190	162,700 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

*To which are appended statements of the Auxiliary Bodies lettered below as
A, B, C, and D.*

Head Office, 229 College Street, Toronto.

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Dr. G. M. Hermiston, Grand MasterToronto.
 William Brooks, Grand SecretaryToronto.
 C. H. Mann, Grand TreasurerHamilton.

I. Currency of Insurance Certificates.

Amount covered by Endowment Contracts in force, 31st December, 1919.—None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. Movement in Insurance Certificates.

(a) Contracts of Endowments or benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

III. Funeral Benefits.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1919, was 58,473.

The number of deaths in the Society in 1919, 518.

The amount of Funeral Benefits paid in 1919, in respect of deceased members was \$23,360.99.

Total amount of Funeral Benefits paid in respect of deceased wives, \$2,764.01.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund, \$2,649,805.75.

Nurse Fund (maintained by a few lodges only), \$12,624.97.

Contingent Fund, applicable to any purpose of the lodge, \$20,845.75.

Widows' and Orphans' Fund, \$37,979.47.

Social Fund, \$4,516.10.

Total cash standing to credit of General Benefit Fund at 31st December, 1919, \$2,725,772.04.

IV. Sick Benefits.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1919 was 5,640.

The amount of benefits paid in 1919, in respect to special relief and sick members was \$137,892.88.

The number of weeks' sickness experienced in 1919 was 47,157. Amount paid for medical attendance during 1919, \$17,558.81.

Nursing, \$5,011.40.

V. Assets.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate .....	.....	\$861,367 66
Amount of mortgages, etc. ....	.....	1,190,565 17
Cash in hands of Grand Secretary and in banks	\$54 00	281,864 33
Amount of cash in Standard Bank, Toronto	5,969 77	.....
Amount of cash in Dominion Bank	12,709 47	.....
Amount of cash in Dominion Bank (special relief)	2,083 46	.....
Cash in Canada Permanent	3,311 09	.....
Tax due from lodges	20,465 20	.....
All other assets	29,543 66	439,949 63
Total amount of assets	\$74,136 65	\$2,778,746 79

VI. Liabilities.

Funds at credit of defunct lodges	\$916 97	.....
Peace Monument Fund	49 72	.....
Balance due Subordinate Lodges	86 80	.....
Bonding Fund	3,311 09	.....
Balance and per capita to Home	6,014 00	.....
Per capita and Home Tax to Grand Lodge .....	.....	\$20,465 20
Special relief fund	11,933 46	.....
All other liabilities .....	.....	52,974 75
	\$22,312 04	\$73,439 95

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1919: None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1919, and those of the Grand Lodge in April, 1919.

Names and post office addresses of Grand Lodge Auditors: Henry Clarke, Elora; W. E. Gowling, Ottawa.

No changes were, during 1919, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1918 (not extended), \$18,920.74.

Cash received during 1919 from:

Initiation fees, etc. ....	.....	\$89,048 88
Dues .....	.....	374,480 80
Per capita tax and Home tax	\$67,029 80	.....
Fines	190 00	.....
Charter fees	90 00	.....
Supplies sold	9,953 77	.....
Rent, interest and dividends .....	.....	151,713 50
Interest	1,111 56	.....
Bonding charges	582 34	.....
All other sources	2,570 36	158,628 71
Total receipts	\$81,527 83	\$773,871 89

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1919 for:		
Per capita tax .....	.....	.....
Registration fee	\$25 00	.....
Expenses of annual meeting	11,071 42	.....
Rent, etc.	1,450 00	.....
Supplies bought	7,894 60	.....
Salaries, officers' and auditors' fees	5,877 47	.....
Official journal	1,488 70	.....
Printing, stationery and advertising	1,514 10	.....
Postage, telephone, telegrams and express	989 68	.....
Travelling expenses and appropriations to offices	1,505 30	.....
Law costs	150 00	.....
Other management expenses (detailed in memo.)	4,123 52	\$220,438 02
Total expenses of management	\$36,089 79	\$220,438 02

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	.....	26,125 00
Benefits to widows and orphans .....	.....	33,112 58
Sick benefits .....	.....	131,288 35
Medical attendance and nursing (\$5,011.40) .....	.....	22,570 21
Gratuities—Special relief .....	.....	6,604 53
Ontario Oddfellows' Home	11,000 00	.....
Dues of members on active service	17,245 49	.....
All other expenditure	11,985 50	149,671 31
Investments (not extended, subordinates), \$148,268.96.		
Grand total	\$76,320 78	\$589,810 00

(A) *The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Receipts (dues and interest) and balance in bank, December 31st, 1919..	\$2,069 97
Expenses of management	1,554 43
Balance on hand, in bank and invested	4,441 08
Membership, 31st December, 1919	383
Initiated	43
Died	4
Suspended and withdrawn	7

(B) *Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1919.*

	Males.	Females.	Total.
Number of members, 31st December, 1918	6,065	10,960	17,025
Admitted during 1919	1,211	2,507	3,718
Total	7,276	13,467	20,743
Deduct	462	864	1,326
Membership, 31st December, 1919	6,814	12,603	19,417

Receipts.

Dues	\$18,799 08
Initiations	4,588 75
Rents, etc.	461 33
Miscellaneous	12,569 66
Total	\$36,418 82

Expenditure.

Relief of members	\$202 93
Relief of widows and orphans	43 03
I.O.O.F. Home	2,639 22
Special relief	445 35
Total	\$3,330 53

Miscellaneous.

Expenses, lodges	\$24,986 34
Invested fund of Rebekah Lodges	18,828 71
Cash on hand, Rebekah Lodges	17,261 79
Cash on hand of assembly	2,946 99
Working expenses assembly	6,659 57
Total assets	70,683 40

(C) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1919.

Number of members as from last report	8,816
Initiated during the year ending 31st December, 1919	1,162
Admitted by card during the year ending 31st December, 1919	102
Reinstated during the year ending 31st December, 1919	47
Total membership at any time during 1919	10,127

Deductions

Withdrawn by card	144
Suspended by non-payment of dues	377
Suspended for cause	36
Deceased	78
	635

Net membership, 31st December, 1919 **9,492**

Number of Patriarchs relieved in 1919	514
Relief to widowed families, 1919	\$239 25
Amount paid for burying the dead in 1919	614 50
Amount paid for special relief in 1919	699 28
Amount paid for relief of Patriarchs (sick benefits)	5,280 47
Total amount of relief paid	\$6,833 50

Receipts from all sources	\$38,195 39
Current expenses (Subordinates)	30,172 85
Cash assets (Subordinates)	19,692 93
Invested funds (Subordinates)	35,647 34

(D) *Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.*

Year Ending 31st December, 1919.

Number of members died in 1919	3
Number of members, 31st December, 1919	37
Amount of cash received during the year 1919	\$68 20
Amount of expenses in management in 1919	2 64
Amount paid funeral claims	62 00
Amount on hand, 31st December, 1919	20 90

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 39 Browning Avenue, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Major D. Sharpe, Grand Master	Welland.
A. A. Gray, Deputy Grand Master	Toronto.
James F. Harper, Grand Treasurer	Hamilton.
W. M. Fitzgerald, Grand Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 40,977.

Number of members of the Society who died during 1919, 512.

Total amount of funeral benefits paid in 1919, in respect of deceased members, \$1,066.50.

Amount standing to credit of Sick and Funeral Fund, \$47,331.31.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 139.

Total amount of benefits paid in 1919, in respect of sick members, \$2,549.25.

Number of weeks' sickness experienced in 1919, 849.

Amount paid for medical attendance during 1919, \$6,157.66.

III. Assets.

	Grand Lodge.
Actual amount of cash on hand, 23rd February	\$176 75
Cash on deposit, Bank of Hamilton, Hamilton	17,553 64
Total	<u>\$17,730 39</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited in March, 1920, and the names and addresses of the auditors for 1919 are W. H. Taylor, Aurora, and J. M. Bailey, Walkerville.

Books of account kept by the Society are: Cash Book, Receipt Book and Ledger.
Amount of bond of Treasurer, \$2,000.00.

VI. Cash Receipts.

Cash balance from 1918 (not extended), \$12,212.71.

Cash received during 1919 from:

Assessments	\$221 50
Per capita tax and levies	11,463 60
Interest and dividends	259 56
All other sources	253 75
Total	\$12,198 41

VII. Cash Expenditure.*(a) Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1919 for:		
Commission	417 50	.....
Registration fee	25 00	.....
Expenses of annual meeting	109 55	.....
Supplies bought	215 30	.....
Travelling expenses	55 55	.....
Rent, light, heat and taxes	50 00	.....
Managing officers' salaries	1,610 00	.....
Printing, stationery and advertising	939 68	.....
Postage, telegrams and express	233 40	.....
Premium for guarantee of lodge officers	8 00	.....
Discount	14 00	.....
Total expenses of management	\$3,677 98	.....

(b) Miscellaneous Expenditure.

Per capita tax and levies, other than for management	1,552 75	.....
Sick benefits .....	.....	\$2,549 25
Funeral benefits .....	.....	1,066 50
Medical attendance .....	.....	6,157 66
Grants to orphanages	350 00	.....
Grants to Legislative Committee	1,000 00	.....
All other	100 00	.....
Totals	\$6,680 73	\$9,773 41

THE SONS AND DAUGHTERS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

George McComb, Past Grand President	Toronto.
Robert McIntyre, Grand President	Toronto.
Hugh Weir, Grand Vice-President	Toronto.
James Steele, Grand Secretary	Toronto.
L. H. Reid, Grand Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1919, was 446.

Number of members who died during 1919, 1.

Total amount of funeral benefits paid during 1919, \$100.00.

II. Sick Benefits.

Sick benefits are undertaken by Subordinate Lodges.

Number of members who received sick benefits during 1919, 10.

Amount of sick benefits paid in 1919, \$166.50.

Number of weeks' illness experienced in 1919, 70.

Amount paid for medical attendance during 1919, \$422.84.

Amount of cash standing to credit of General Fund, \$3,583.77.

III. Assets.

Cash value of Victory Bonds	\$2,000 00
Cash, 31st December, 1919, in Bank of Nova Scotia, Toronto	1,583 77
Total assets	<u>\$3,583 77</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly.

Four assessments were made during the year 1919, payable March, June, September, and December.

The Society's accounts were duly audited February 21st, 1920.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1919: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1919, in the organization or management of the Society.

No changes were made in the constitution and rules, in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), Grand Body, \$3,108.95; Subordinate, no information.

	Grand Body.	Subordinate Bodies.
Cash received during 1919 from:		
Assessments	\$764 15	.....
Supplies sold	5 00	.....
Interest	88 07	.....
Totals	\$857 22	.....

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00	.....
Expenses of meeting	12 00	.....
Printing, stationery and advertising	53 50	.....
Postage, etc.	34 40	.....
Salaries	179 50	.....
Total expenses of management	\$282 40	.....

(b) Miscellaneous Expenditure.

Funeral benefits	100 00	.....
Sick benefits .....	.....	\$166 50
Medical attendance .....	.....	422 84
Grand totals	\$382 40	\$589 34

TORONTO POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Police Headquarters, Toronto.

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Willies Ide, Chairman	Toronto.
D. H. Gordon, Secretary	Toronto.
Col. H. J. Grasett, Treasurer	Toronto.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof:		
Contracts in force, 31st December, 1918		507
New contracts taken during 1919		184
		691
Deductions:		
Contracts matured in 1919		12
Contracts cancelled		21
		33
Net endowment contracts on foot, 31st December, 1919		658

V. Assets.

Mortgages	\$50,000 00
Bonds, debentures, etc.	763,522 38
Cash on deposit in Imperial Bank, Toronto.	41,021 24
	\$854,543 62
Total assets	

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1919: None.

Twenty-four assessments were made during the year 1919, payable the 1st day of each month.

The Society's accounts for the year 1919 were duly audited on the 24th day of January, 1920.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1919 were A. E. Black, Toronto, and J. M. Matson, Toronto.

No changes were made during the year 1919 in the Constitution and Rules of the Society in relation to assessments and pensions.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$16,515.31.

Cash received during 1919 from:

Assessments	\$61,761 48
Interest and dividends	40,995 66
Fines	165 96
Donation	10,000 00
Criminal justice money	1,716 51
Other sources	7,928 38

Cash received from investment (not extended), \$34,590.45.

Total receipts	<u>\$122,567 99</u>
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IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Medical examiners' salary	\$50 00
Printing, stationery, etc.	384 68

Total expenses of management	<u>\$434 68</u>
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(b) Miscellaneous Expenditure.

Pensions or payments in the nature thereof	57,304 88
Benefits to widows and orphans	4,250 00
Refund of sick stoppages	1,570 55
Refund criminal justice	1,290 91
All other expenditure	282 76

For investments (not extended), \$67,518.73.

Total expenditure	<u>\$65,133 78</u>
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THE HAMILTON POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

John Clark, President	Hamilton.
Chas. Green, Secretary	Hamilton.
Henry Smith, Committeeman	Hamilton.
Henry Sayer, Committeeman	Hamilton.
Albert Goddard, Committeeman	Hamilton.
Gordon McNair, Committeeman	Hamilton.
W. R. Whatley, Treasurer	Hamilton.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which is 103.

Total amount of funeral benefits paid during 1919, nil.

Number of members of the Society who died during 1919, none.

V. Assets.

Cash value of mortgages	\$38,512 76
Bonds, debentures, etc.	89,436 03
Cash on hand	60 00
Cash on deposit to Society's credit in Bank of Hamilton	15,080 57
Interest due	1,350 99
Total	<u>\$144,440 35</u>

VI. Liabilities.

Total amount of liabilities at 31st December, 1919, \$536.19.

VII. Miscellaneous.

No action was instituted against the Society during 1919.

Twenty-four assessments were made during 1919.

The books of record for purposes of insurance certificates are Members' Register, etc.

The accounts for the year 1919 were duly audited 6th February, 1920.

Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$14,666.97.

Cash received during 1919 from:

Assessments	\$9,869 70
Interest	6,608 06
Donation	3,031 53
Repayment of loan, \$11,330.00.	

Total receipts	<u>\$19,509 29</u>
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IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Supplies bought	\$26 96
Registration fee	3 25
Salaries and auditors, etc.	30 00
Printing, etc.	25 60
Rent, light, heat and taxes	83 78
Actuary's fees	40 00
Travelling expenses	3 60
Clerk hire	20 00
	<u>\$233 19</u>

(b) Miscellaneous Expenditure.

Pensions to members	6,056 78
For investments (not extended), \$24,045.72.	

Total expenses	<u>\$6,289 97</u>
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LONDON POLICE BENEFIT FUND ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Thomas Lucas, Chairman	London.
Wm. McCullough, Secretary	London.
W. T. Williams, Treasurer	London.

V. Assets.

Bonds, debentures, etc.	\$90,594 78
Cash on deposit to the Association's credit in the Huron & Erie Mortgage Corporation	5,911 10
Total assets	<u>\$96,505 88</u>

VI. Liabilities.

VII. Miscellaneous.

No action or proceeding was instituted or prosecuted by or against the Society.

Assessments are made twice a month. The Society's accounts for 1919 were duly audited, January 21st, 1920.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1919: James S. Bell and Thomas Nickle, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1919.

Number of members on 31st December, 1919, 52.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$12,692.89.

Cash receipts for 1919:

Dues	\$4,595 89
Interest and dividends	4,240 65
All other sources	701 87
From investments (not extended), \$19,000.00.	

Total receipts	<u>\$9,538 41</u>
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IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration	\$3 00
Salaries	10 00
Postage, etc.	1 40
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Total expenses of management	\$14 40

(b) Miscellaneous Expenditure.

Premium on bond purchase	100 00
Gratuities	205 80
For investments, etc. (not extended), \$35,000.00.	
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Total expenditure	\$320 20
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THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, St. James Street, Montreal.

Head Office in Ontario: The office of the Bank of Montreal, corner Yonge and Wellington Street, Toronto, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. B. MacKenzie, President	Montreal, Que.
J. Dodds, Vice-President	London, England.
J. Anderson, Trustee	Montreal, Que.
O. R. Rowley, Trustee	Montreal, Que.
H. A. Harvey, Trustee	Montreal, Que.
J. McEachern, Trustee	Winnipeg, Man.
G. B. Snell, Hon. Secretary-Treasurer	Montreal, Que.

I. and II. Sick and Funeral Benefits.—None.

III. Assets.

Cash value of mortgages	\$20,000 00
Cash value of bonds, debentures, etc.	431,736 25
Cash on deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que.	6,358 60
Total assets	\$458,094 85

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly and quarterly.
The Funds's accounts were duly audited during 1919 on the 30th December, 1919.
Books of record and account kept of the Fund are as follows: Cash Book, Journal, Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book and Register of Investments.
Names and post office addresses of the auditors for 1919 were as follows: Price, Waterhouse & Co., Montreal, Que.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$18,379.33.

Cash Received during 1919 from:

Interest	\$23,651 30
Subscriptions from married members, and fees from unmarried members	15,369 21
Donations from bank	10,127 65
All other sources	298 59
Cash received from repayments of loan (not extended), \$319.28.	

Total receipts	<u>\$49,446 75</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Actuary's fees	\$250 00
Registration fee	10 00
Cables	18 15

Total expenses of management	<u>\$278 15</u>
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(b) Miscellaneous Expenditure.

Benefits to widows and orphans	11,386 69
Other expenditure	1,010 87
For investments, etc. (not extended), \$49,111.05.	

Total expenditure	<u>\$12,675 71</u>
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TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows.

Andrew Gerrard, PresidentToronto.
H. Williams, Vice-PresidentToronto.
Samuel Hadden, Secretary-TreasurerToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by this Society, the total membership of which is 1,293.

Number of members who died during 1919, 20.

Amount of funeral benefits paid in 1919, \$850.00.

Total cash standing to credit of Sick and Funeral Fund, 31st December, 1919, \$2,468.93.

II. Sick Benefits.

Number of members who received sick benefits in 1919, 120.

Amount of sick benefits paid in 1919, \$2,664.00.

Number of weeks' sickness experienced in 1919, 532.

III. Assets.

War Loan Bonds	\$2,000 00
Sick and Funeral Fund (Merchants Bank)	2,468 93
	<hr/>
	\$4,468 93

IV. Liabilities.—None.

V. Miscellaneous.

The Society's books were audited during 1919 quarterly.

Names and addresses of auditors for 1919, were as follows: W. R. Steep, Ernest Webb, and F. MacNeillie, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

Certain changes were made in the rules relating to sick benefits.

Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$2,393.21.

Cash received during 1919 from:

Dues	\$3,381 77
Interest	266 95
Total receipts	<u>\$3,648 72</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Funeral benefits (subordinate)	\$850 00
Sick benefits	2,664 00
All other	59 00
Funeral benefits (\$6,335.00 paid by International) .....	.....
Total expenditure	<u>\$3,573 00</u>

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, John and Queen Streets, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. H. Portch, President	Toronto.
W. E. Charlton, Vice-President	Toronto.
A. J. Saunders, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 189.
 Number of members who died during 1919, 2.
 Amount of funeral benefits paid in 1919, \$200.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1919, 28.
 Amount of benefits paid in 1919, \$285.00.
 Number of weeks' sickness experienced in 1919, 57.
 Balance to credit of fund, \$600.19.

III. Assets.

Cash in Dominion Bank	\$600 19
Cash value of bonds	480 00
Total	<u>\$1,080 19</u>

IV. Liabilities.—None.

V. Miscellaneous.

The accounts of the Society were audited 9th January, 1920.
 The books of account kept by the Society are: Cash Book and Record Book.
 Names and addresses of auditors of accounts for 1919: J. T. Body and D. W. Ross,
 Toronto, Ont.
 Assessments are made weekly and are payable each Saturday.
 Number of assessments made during 1919, 52.
 No changes were, during 1919, made in the Constitution and Rules in relation to
 insurance certificates.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$109.51.

Cash received during 1919 from:

Dues	\$930 95
Interest	13 03
Repayment of loan (not extended), \$100.00.	

Total receipts	<u>\$943 98</u>
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IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Salaries	64 00
Supplies bought	1 30

Total expenses of management	<u>\$68 30</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	200 00
Sick benefits	285 00
For investments (not extended), \$480.00.	

Total expenditure	<u>\$553 30</u>
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H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Foresters' Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Wm. H. Porter, President	Hamilton.
Geo. Sutcliffe, Treasurer	Hamilton.
Edward P. Wyatt, Secretary	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1919, 107.

One member died during 1919, and funeral benefits were paid amounting to \$100.00.

Amount standing to credit of Funeral Benefit Fund, \$714.63.

II. Sick Benefits.

Amount paid for medical attendance	134 25
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III. Assets.

Victory War Loan	\$500 00
Cash on hand	4 69
Cash deposited with the Hamilton Provident and Loan Society	709 94
All other assets	51 21
Total assets	<u>\$1,265 84</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited on 25th January, 1920.

Names and post office addresses of the auditors for 1919: H. Eperson, A. W. Davidson and A. Wyatt, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger. No changes were made in the by-laws during 1919.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$420.67.

Cash received during 1919 from:

Application fee	\$9 25
Initiation fees	27 75
Dues	360 35
Donations	188 41
Interest	46 10
Supplies sold	5 00
All other sources	248 82
Total receipts	\$885 68

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Commission	\$15 75
Registration fee	3 00
Supplies bought	7 85
Travelling expenses	73 12
Rent	15 00
Officers' salaries and officers' and auditors' fees	31 20
Printing, etc.	79 31
Postage	16 84
Total management expenses	\$242 07

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Medical attendance	134 25
Gratuities	40 00
All other expenses	75 40
Total expenditure	\$591 72

BEAVER SICK AND FUNERAL BENEFIT CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized April 1st, 1917; incorporated 8th May, 1917.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Jos. Rew, President	Toronto.
H. Page, Treasurer	Toronto.
G. H. Brown, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership or 135.
Number of members who died during 1919, none.
Amount of funeral benefits paid in respect of deceased members, nil.
One member's wife died during 1919, and \$30.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 15.
Amount of sick benefits paid during 1919, \$244.24.
Number of weeks' sickness experienced during 1919, 51.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1919, \$145.59.

III. Assets.

Cash in Bank of Hamilton, Toronto	\$145 59
Total assets	<u>\$145 59</u>

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made in 1919.
The Society's accounts were duly audited in June and December, 1919.
Names and addresses of the auditors of accounts for 1919: W. Gorham and W. Chisholm, Toronto.
Certain changes were, during 1919, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$100.84.

Cash received during 1919 from:

Initiation fees	\$41 00
Dues	782 35
Per capita tax	30 00
Interest	8 05
Donations	42 20
Total receipts	\$903 60

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Rent	12 00
Supplies bought	17 41
Salaries	9 00
Total expenses of management	\$41 41

(b) Miscellaneous Expenditure.

Funeral benefits	30 00
Sick benefits	244 24
Dividends to members	543 20
Total expenditure	\$858 85

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Church Street, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893,
re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

B. Merson, President	Toronto.
W. D. Robins, Financial Secretary	Toronto.
Jos. Gibbons, Business Agent, Rec. Secretary and Treasurer (Labor Temple)	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the International body. Membership of local body, 2,641.

Number of members who died during 1919, 13.

Amount of funeral benefits paid in respect of deceased members, \$12,200.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 226.

Total amount of benefits paid in 1919, in respect of sick members, \$2,785.00.

Number of weeks' sickness experienced during 1919, 562 4-7.

Amount paid for medical attendance during 1919, \$1,016.50.

Amount standing to credit of Sick Fund, 31st December, 1919, \$1,728.89.

III. Assets.

Cash in Home Bank of Canada, 31st December, 1919	\$1,728 89
Total	\$1,728 89

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid monthly.

The Society's books were audited for 1919 on the last day of March, June, September and December, 1919.

Name and address of the auditor for 1919 was as follows: Geo. Coney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

No changes were made during 1919, in the constitution and rules.

Amount of bond of Secretary, \$500.

Amount of bond of Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance, 31st December, 1918, \$127.89.

Cash received during 1919 from:

Dues	\$5,402 50
International Union	10,850 00
Total receipts	<u>\$16,252 50</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

All expenses of management are paid from the general fund.

(b) Miscellaneous Expenditure.

Funeral benefits (paid by International)	\$10,850 00
Sick benefits	2,785 00
Medical attendance	1,016 50
Total expenditure	<u>\$14,651 50</u>

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, King and Simcoe Streets, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1919, were as follows:

William C. Jex, President, Dominion ExpressToronto.
W. M. Carruthers, Secretary-TreasurerToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Association. Membership, 1,106.
Number of members who died during 1919, 14.
Amount of funeral benefits paid, \$2,100.00.
Cash standing to credit of Funeral Benefit Fund, \$1,182 85.

II. Sick Benefits.

Sick benefits are undertaken by the Association.
Number of members who received sick benefits in 1919, 230.
Total amount of sick benefits paid in 1919, \$5,107.30.
Number of weeks' sickness experienced in 1919, 851.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1919. \$3,536.39.

III. Assets.

Cash in Dominion Bank, Toronto	\$4,713 24
Total assets	<u>\$4,713 24</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made for the purpose of benefit certificates monthly.
Twelve such assessments were made during the year 1919.
The Society's books were duly audited on January 16th, 1920.
The following books of record and account are kept for the purpose of benefits:
Ledger, Index Book and Bank Books.
The names and post office addresses of the auditors for 1919 were as follows: W. J. Wilson, Frank Fleury and A. H. McInnis, Toronto.
Amount of bonds of Secretary-Treasurer, \$500

VII. Cash Receipts.

Amount of cash on hand, 31st December, 1918, \$2,839.89.

Cash received during 1919 from:

Initiation fees	\$61 50
Dues	6,509 50
Interest	77 65
Assessments	3,232 50
<hr/>	
Total receipts	\$9,881 15
<hr/>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration	\$10 00
Salaries, officers' and auditors' fees	556 00
Printing, stationery and advertising	166 50
Postage	20 00
Premiums	5 00
Unpaid assessments	43 00
<hr/>	
Total expenses of management	\$800 50

(b) Miscellaneous Expenditure.

Funeral benefits	2,100 00
Sick benefits	5,107 30
<hr/>	
Total expenditure	\$8,007 80
<hr/>	

WM. & J. G. GREY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919

Head Office, 6 Church Street, Toronto.

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

E. Witmer, Vice-President	Toronto.
J. G. Grey, Treasurer	Toronto.
F. D. Hunt, Secretary	Toronto.

II. Sick Benefits.

Number of members in the Society at 31st December, 1919, 82.

Number of members who received sick benefits during 1919, 27.

Total amount of sick benefits paid during 1919, \$359.30.

Number of weeks' sickness experienced during 1919, 89 5-6.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$18.34.

III. Assets.

Cash in Imperial Bank, Toronto	\$18 34
Cash value of bonds	100 00
Total assets	<u>\$118 34</u>

IV. Liabilities.—None.**V. Miscellaneous.**

One member of the Society died in 1919.

Assessments were made for the purpose of benefits monthly, and special assessments when required.

Ten such assessments were made during the year 1919.

The Society's books were duly audited quarterly during 1919.

The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.

Names and post office addresses of the auditors for 1919, were as follows: J. H. Atkinson and C. B. Monroe, Toronto.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$38.24.

Cash received during 1919 from:

Assessments	\$194 25
Interest	11 60
Donation from firm	48 55
Repayment of loan (not extended), \$100.00.	

Total	<u>\$254 40</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fee	\$3 00
Secretary	12 00
<hr/>	
Total management expenses	\$15 00

(b) Miscellaneous Expenditure.

Sick benefits	359 30
<hr/>	
Total expenditure	\$374 30
<hr/>	

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Brantford.

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. Cockshutt, Honorary President	Brantford.
C. Uden, President	Brantford.
G. Dennis, First Vice-President	Brantford.
F. Scanlon, Second Vice-President	Brantford.
Melvin Splatt, Secretary	Brantford.
P. M. Yule, Treasurer	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 578. Number of members who died during 1919, 2, and funeral benefits were paid amounting to \$80.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1919, \$386.47.

II. Sick Benefits.

Sick benefits are undertaken by the Society. 135 members received sick benefits during 1919, amounting to \$2,070.04.

Number of weeks' sickness experienced in 1919, 517½.

III. Assets.

Cash in Bank of Montreal, Brantford	\$386 47
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IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, or oftener if necessary. Seventeen assessments were made during 1919.

The Society's accounts were audited January 20th, 1920.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.

Names and post office addresses of the auditors of accounts of 1919: Chas. Faulds, and C. R. Stiles, Brantford.

No changes were made in regard to sick benefits during 1919.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$310.94.

Cash received during 1919 from:

Assessments	\$2,590 75
Interest and dividends	1 63
All other	42
Total	<u>\$2,592 80</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$1 00
Registration fee	10 00
Printing, stationery and advertising	14 75
Officers' salaries, etc.	187 50
Postage and war stamps	3 98
Total	<u>\$217 23</u>

(b) Miscellaneous Expenditure.

Funeral benefits	80 00
Sick benefits	2,070 04
Gratuities	150 00
Grand total	<u>\$2,517 27</u>

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Geo. Crosbie, PresidentToronto.
H. Meade, SecretaryToronto.
T. R. Hughes, TreasurerToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1919, 74.

Number of members who died during 1919, 2.
Amount of funeral benefits paid during 1919, \$60.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1919, 18.
Amount paid for sick benefits during 1919, \$122.50.
Number of weeks' sickness experienced in 1919, 40 5-6.
Total amount of cash standing to credit of Sick Benefit Fund, \$150.00.

III. Assets.

Cash on deposit in Dominion Bank, Toronto	\$150 00
Total assets	<u>\$150 00</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
Society's books were duly audited on December 20th, 1919.
The books of record are Cash Book and Ledger.
Names and addresses of auditors for 1919 were as follows: Frank A. Hewson and J. S. Hunter, Toronto.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$150.01.	
Cash received during 1919 from:	
Initiation fees	\$10 00
Dues	215 25
Interest	2 12
Total	<u>\$227 37</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Salaries, officers' and auditors' fees	\$20 00
Registration fee	3 00
<hr/>	
Total expenses of management	\$23 00

(b) Miscellaneous Expenditure.

Funeral benefits	60 00
Sick benefits	122 50
Dividend to members	21 88
<hr/>	
Total expenditure	\$227 38
<hr/>	

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Port Perry, Ont.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

W. G. Farley, Grand Master	Toronto.
M. K. Adams, Past Grand Master	Picton.
Miles S. Plumley, Grand Secretary	St. Catharines.
Geo. F. Burnett, Grand Treasurer	Toronto.

I. Funeral Benefits.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1919, was 7,196.

Total number of members who died during 1919, 58.

Amount of funeral benefits paid in respect of deceased members in 1919, \$1,200.00.

Cash standing at credit of Funeral Fund at 31st December, 1919, \$2,164.19.

II. Sick Benefits.—No information.

III. Assets.

	Grand Body.
Bank of Nova Scotia, Toronto	\$2,956 69
All other assets	1,500 00
Total	<u>\$4,456 69</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments on account of benefit certificates are made monthly; oftener when necessary. Twelve assessments were made during the year 1919, payable before the 10th of each month.

The books and accounts were duly audited on August 13th, 1919.

The books of record and account kept by the Society are Day Book, Ledger, and Register.

Names and addresses of the auditors for 1919: J. A. Stewart and W. T. Davidson, Toronto.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

Certain changes were made in the constitution and rules during 1919.

VII. Cash Receipts.

Grand Body

Cash balances from 1918 (not extended), \$1,759.83.

Cash received during 1919 from:

Assessments	\$1,787 86
Per capita tax and levies and charter fees	1,469 27
Charter fees	91 50
Supplies sold	1,210 52
Interest	51 91

Total receipts	<u>\$4,611 06</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee	\$25 00
Annual meeting	75 00
Supplies bought	648 60
Travelling expenses	12 90
Salaries, officers' and auditors' fees	861 25
Printing, stationery and advertising	480 00
Postage, telegrams and express	106 45
Premiums for guarantee of lodge officers	5 00

Total management expenses	<u>\$2,214 20</u>
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(b) Miscellaneous Expenditure.

Funeral-benefits	<u>1,200 00</u>
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Total expenditure	<u>\$3,414 20</u>
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LOYAL TRUE BLUE ORPHANAGE.

The Executive Officers of the Branch at the 31st December, 1919, were as follows:

Wm. M. Fitzgerald, President	Toronto.
F. M. Clarke, Vice-President	Belleville.
Mrs. J. Reynolds, Secretary	Hamilton.
Geo. F. Burnett, Treasurer	Toronto.

Cash Receipts.

Cash balance from 1918 (not extended), \$7,674.81.

Cash received during 1919 from:

Interest and dividends	\$650 72
Donations	14,391 71
Total receipts	<u>\$15,042 43</u>

Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Supplies bought	\$5,234 73
Travelling expenses	164 60
Rent, light, heat and taxes	242 25
Salaries	3,177 31
Printing, etc.	166 90
Postage, telephones, telegrams and express	166 58
Premiums for guarantee of officers	7 50
Medical attention	80 01
Transferred to building fund	193 57
Home improvements	1,788 76
All other	369 06
Total expenses of management	<u>\$11,591 27</u>

(b) Miscellaneous Expenditure.

Benefits to widows and orphans	667 92
For investments (not extended), \$5,000.00.	
Total expenditure	<u>\$12,259 19</u>

Assets.

Cash value of bonds	\$12,500 00
Real estate	18,500 00
Bank of Nova Scotia, Toronto	5,458 05
Total	<u>\$36,458 05</u>

Liabilities.—None.

THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 420 Gladstone Avenue, Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Pierre Menard, President Montreal, Que.
 Alex. McMordie, Secretary-Treasurer Toronto.

II. Movement in Insurance Certificates.

(a) *Contracts for endowments or for benefits in the nature thereof.*—None.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

Contracts in force, 31st December, 1918	1,077
Add contracts taken during 1919, new or renewed	25
	<hr/>
Gross number on foot at any time during 1919	1,102
Contracts matured in 1919	20
Contracts lapsed in 1919	157
	<hr/>
Total deductions	177
	<hr/>
	177
Net contracts on foot, 31st December, 1919	925
Number of certificates temporarily suspended	34

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash on deposit in Canadian Bank of Commerce, Toronto	\$10,559 11
	<hr/>
Total assets	\$10,559 11

VI. Liabilities.—None.

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1919, in Ontario.

Twelve assessments were made during 1919.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited January 25th, 1920.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

* Assessments are made for purposes of life insurance certificates on date of death of members, and are payable within 30 days, one advance assessment being kept on hand.

Names and post office addresses of the auditors for 1919: J. J. Reeves, R. H. Cox, Toronto, and H. J. Dilworth, Hamilton.

Number of members in Ontario, 379.

Number of members in Ontario who died during 1919, 9.

Amount paid as death claims to Ontario members, \$8,250.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$11,511.06.

Cash received during 1919 from:

Assessments	\$15,731 58
Per capita tax and levies	398 08
Interest	234 84
Supplies sold	24 25
Total receipts	<u>\$16,388 75</u>

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fees	\$25 00
Supplies bought	42 81
Salaries	222 75
Printing	260 50
Postage, telegrams and express	39 64
Total expenses of management	<u>\$590 70</u>

(b) Miscellaneous Expenditure.

Life insurance other than endowments	18,750 00
Total expenditure	<u>\$19,340 70</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	21	20,000 00	250 16	.....	.....
25-29.....	87	86,250 00	1,261 56	1	1,000 00
30-34.....	172	166,000 00	2,782 96	3	3,000 00
35-39.....	218	212,750 00	3,853 56	1	1,000 00
40-44.....	109	103,750 00	1,892 40	2	2,000 00
45-49.....	39	38,500 00	702 24	.....	.....
50-54.....	70	69,250 00	1,263 12	1	1,000 00
55-59.....	70	69,250 00	1,263 12	4	4,000 00
60-64.....	52	50,500 00	921 12	2	2,000 00
65-69.....	32	29,750 00	551 76	4	2,750 00
70-74.....	10	10,000 00	182 40	.....	.....
75-79.....	8	7,250 00	132 24	1	1,000 00
80-84.....	1	1,000 00	18 24	.....	.....
85 & over.....	2	2,000 00	36 48	1	1,000 00
Totals.....	891	866,250 00	15,111 36	20	18,750 00

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. J. O'Connor, PresidentToronto.
A. T. Middleton, TreasurerToronto.
P. W. Ellis, SecretaryToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1919, was 200.
Number of members who died during 1919, 4.
Total amount of funeral benefits paid in 1919, \$600.00.
Cash in Funeral Benefit Fund, 31st December, 1919, \$620.79.

II. Sick Benefits.—None.

III. Assets.

Cash on deposit in Imperial Bank	\$620 79
Total	\$620 79

IV. Liabilities.—\$150.00.

V. Miscellaneous.

Assessments are made when necessary.
Five assessments were made during 1919.
The Society's accounts were duly audited in February, 1920.
Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.
No changes were made in relation to insurance certificates in 1919.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$330.02.	
Cash received during 1919 from:	
Initiation fees	\$6 25
Assessments	734 50
Interest	9 02
All other sources	190 00
Total	\$939 77

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:	
Registration fee	\$3 00
Grant	44 00
Clerk hire	2 00
	<hr/>
Total expenses of management	\$49 00

(b) Miscellaneous Expenditure.

Funeral benefits	600 00
	<hr/>
Total expenditure	<u>\$649 00</u>

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 915 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Sidney A. Banks, PresidentToronto.
J. Roxburgh, Vice-PresidentToronto.
Thomas Carruthers, Secretary-TreasurerToronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.
The total membership was, at 31st December, 1919, 2,000.
Number of members who died during 1919, 15.
Total amount of funeral benefits paid in 1919, in respect of deceased members,
\$1,530.00.
Number of members' wives who died during 1919, 5.
Amount of funeral benefits paid in 1919, in respect of deceased wives, \$210.00.
Amount at the credit of the General Fund at 31st December, 1919, \$428.74.
Funeral and sick benefits are paid out of the General Fund.

II. Sick Benefits.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1919, 925.
Total amount of sick benefits paid in 1919, \$8,650.00.
Number of weeks' sickness paid in 1919, 1,765 1-6.

III. Assets.

Cash value of bonds, etc.	\$1,532 00
Cash in Dominion Bank, Toronto	428 74
Total assets	<u>\$1,960 74</u>

IV. Liabilities.—None.

V. Miscellaneous.

Certain changes were made in 1919, in the organization and management of the Society.
Assessments were made every four weeks.
Thirteen assessments were made during 1919.
The accounts were audited January and July, 1919.
The following books are kept. Minute Book, Day Book and Ledger.
The names and post office addresses of the auditors for 1919 were: Joseph Coulter and John Hibbert, Toronto.
Amount of bond of Secretary-Treasurer, \$2,000.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$371.24.

Cash received during 1919 from:

Assessments	\$7,251 50
Interest	27 50
Donation	4,338 00
Total	<u>\$11,617 00</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee (renewal)	\$25 00
Postage	60
Travelling expenses (car tickets)	54 00
Supplies bought	2 50
Managing officers' salaries and officers' and auditors' fees	189 00
Clerk hire	10 00
Printing, etc.	57 25
Premiums for guarantee of lodge officers	5 00
Other management expenses	326 10
Expenses of management	<u>\$669 45</u>

(b) Miscellaneous Expenditure.

Funeral benefits	1,740 00
Sick benefits	8,650 05
All other	500 00
Total expenditure	<u>\$11,559 50</u>

MASSEY-HARRIS, LIMITED, BRANTFORD, EMPLOYEES' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

C. F. Johnson, President	Brantford.
A. Lundy, Vice-President	Brantford.
J. Moore, Second Vice-President	Brantford.
J. R. Harmer, Secretary	Brantford.
Franklin Grobb, Treasurer	Brantford.

I. Funeral Benefits.

The Society undertakes funeral benefits.

The total membership at 31st December, 1919, was 900.

Number of members of the Society who died in 1919, 9.

Funeral benefits were paid in 1919, amounting to \$692.00.

Number of members' wives died in 1919, 3.

Funeral benefits paid, \$150.00.

II. Sick Benefits.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1919, 245.

Total amount of sick benefits paid in 1919, \$3,835.95.

Number of weeks' sickness experienced in 1919, 811½.

Total amount to credit of the Sick Benefit Fund at 31st December, 1919, \$1,800.32.

III. Assets.

Cash value of bond	\$500 00
Cash deposited in Standard Bank, Brantford	1,800 32
Other assets	12 00
Total assets	<u>\$2,312 32</u>

IV. Liabilities.--None.**V. Miscellaneous.**

Thirteen assessments were made in 1919, for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1919 were audited January 6th, 1920.

The following books of record and account are kept: Minute Book and Cash Book.

The names and post office addresses of the auditors for 1919 were as follows: S. G. Macklin, and J. A. Edwards, Brantford.

Certain changes were made in 1919, in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$393.77.

Cash received during 1919 from:

Dues	\$3,738 15
Interest on bond	25 00
Donations	2,644 50
All other	3 35
Total receipts	<u>\$6,411 00</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$1 00
Registration fee	10 00
Officers' and auditors' fees	168 00
Printing, stationery, etc.	89 50
Postage	8 00
Total expenses of management	<u>276 50</u>

(b) Miscellaneous Expenditure.

Funeral benefits	842 00
Sick benefits	3,835 95
Gratuities	50 00
Total expenditure	<u>\$5,004 45</u>

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

John Pattinson, President	Woodstock.
Henry Pearson, Treasurer	Woodstock.
Thos. Armstrong, Secretary	Woodstock.

II. Sick Benefits.

Sick benefits are undertaken by the Society, the membership of which is 245.

Number of members who received benefits during 1919, 53.

Total amount of benefits paid in 1919, \$849.50.

Number of weeks' sickness experienced in 1919, 189 $\frac{2}{3}$.

Total amount of cash standing to credit of Sick Benefit Fund, \$446.96.

III. Assets.

Cash in Bank of Commerce, Woodstock	\$446 96
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IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made for the purpose of benefits monthly if required, and are payable 1st of each month. Ten such assessments were made during 1919.

Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.

The Society's books were duly audited January 12th, 1920.

The names and post office addresses of the auditors for 1919 were as follows: W. R. Jones, and J. V. Spadding, Woodstock.

Certain changes were made during 1919 in the organization, management or constitution and rules of the Society.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$379.96.

Cash received during 1919 from:

Application fees	\$68 25
Assessments	438 00
Interest	10 01
Donations	519 32

Total receipts	<u>\$1,035 58</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$1 00
Registration fee	3 00
Officers' and auditors' salaries	79 50
Postage, etc.	1 08
Printing, etc.	18 50

Total expenses of management	\$103 08
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(b) Miscellaneous Expenditure.

Funeral wreaths	16 00
Sick benefits	849 50

Total expenditure	\$968 58
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THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at the 31st December, 1919, were as follows.

Luke Williams, President	Ottawa.
J. Irvine, Vice-President	Ottawa.
W. Pennington, Treasurer	Ottawa.
A. E. Bullman, Financial Secretary	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society. Membership 66.

Number of members who died during 1919, 2.

Funeral benefits amounting to \$20.00 were paid.

Total amount of cash standing to credit of General Fund, \$77.76.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 6; amounting to \$185.00.

Number of weeks' sickness experienced during 1919, 72.

Amount paid for medical attendance in 1919, \$58.71.

Total amount cash standing to credit of General Fund, December, 1919, \$77.76.

III. Assets.

Cash on hand	\$31 42
Bank of Nova Scotia (General Fund)	77 76
Bank of Nova Scotia (Special Fund)	5 92
Bank of Nova Scotia (Beneficiary Fund)	89 68
Other assets	95 00
Total assets	<u>\$299 78</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made for the purpose of life insurance at the death of a member. Two such assessments were made during 1919.

The Society's books were duly audited February 16th, 1920.

The names and post office addresses of the auditors for 1919 were as follows:
A. S. Foss and W. J. McGee, Ottawa.

The following books of record and account are kept. Question Book, Roll Book, Minute Book, Blotter and Ledger.

No changes were made in the Constitution, Rules or By-laws during 1919.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$197.58.

Cash received during 1919 from:

Initiation fees	\$1 00
Dues	229 50
Assessments	219 00
Interest	3 12
Investments (not extended), \$117.53.	

Total receipts	<u>\$452 62</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Rent, light, heat and taxes	18 00
Salaries, officers' and auditors' fees	84 00
Printing, postage, etc.	9 30
All other	7 60

Total expenses of management	<u>\$121 90</u>
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(b) Miscellaneous Expenditure.

Funeral benefits and benefits to widows and orphans	20 00
Sick benefits	185 00
Medical attendance	58 71
Benefits to widows and orphans	60 00
For investments (not extended), \$93.12.	

Total expenditure	<u>\$445 61</u>
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THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. Tansley, President	Hamilton.
F. J. Maw, Treasurer	Hamilton.
G. S. Battram, Secretary	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 275.
 Number of members who died during 1919, 1.
 Amount of funeral benefits paid during 1919, \$40.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1919, 43.
 Amount of benefits paid in 1919, \$741.60.
 Number of weeks' sickness experienced in 1919, 148.
 Cash to credit of fund at 31st December, 1919, \$212.12.

III. Assets.

Cash in Bank of Hamilton, Hamilton	\$212 12
Total assets	<u>\$212 12</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Payments are made monthly if required.
 Eleven assessments were made during the year 1919.
 The accounts of the Society were duly audited for the year 1919, January 12th, 1920.
 Names and addresses of the auditors for the year 1919: C. Foster and C. Semmens,
 Hamilton.
 Books of record or account kept: Cash, Record, Dues and Benefit Book.
 No changes were made in regard to sick benefits during 1919.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$118.11.

Cash received during 1919 from:

Assessments and dues	\$704 75
Donation	234 92
Total receipts	<u>\$939 67</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Managing officers' salary and auditors' fees	52 00
Postage, etc.	9 06
Total expenses of management	<u>\$64 06</u>

(b) Miscellaneous Expenditure.

Funeral benefits	40 00
Sick benefits	741 60
Total expenditure	<u>\$845 66</u>

HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

James G. Jenks, PresidentHamilton.
 H. P. Heath, SecretaryHamilton.
 Olly C. Paton, TreasurerHamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1919, 520.
 Five members died during the year 1919.
 Amount of funeral benefits paid during 1919, \$375.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who have received sick benefits during 1919, 95.
 Amount paid for sick benefits during 1919, \$1,472.25.
 Number of weeks' sickness experienced during 1919, 303.
 Amount paid for medical attendance during 1919, \$466.00.
 Amount of cash standing to credit of Sick Fund, \$1,605.31

III. Assets.

Cash in Bank of Hamilton, Hamilton	\$605 31
Bond	1,000 00
Total	<u>\$1,605 31</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Dues are paid twice a month by the members.
 The books of record and account are: Cash Book and Cheque Book.
 The accounts of the Society were audited quarterly in 1919.
 Names and addresses of the auditors for 1919: P. Erskine and P. R. Dean, Hamilton.
 No changes were, during 1919, made in the by-laws in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,130.42.

Cash received during 1919 from:

Dues	\$3,249 25
Interest	60 00
Total receipts	<u>\$3,309 25</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$10 00
Expenses of annual meeting	4 00
Officers' salaries and officers' and auditors' fees	336 00
Printing	20 00
Postage and war tax	9 80
Interest	6 51
Total expenses of management	<u>\$386 31</u>

(b) Miscellaneous Expenditure.

Funeral benefits	375 00
Medical attendance	466 00
Sick benefits	1,472 25
Gratuities to distressed members	109 80
Other expenses	10 00
Total expenditure	<u>\$2,819 36</u>

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Yonge and Melinda Streets, Toronto.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. V. Ferguson, President	Toronto.
L. A. Blenkarn, Vice-President	Toronto.
T. Jeffery, Secretary-Treasurer	Toronto.
R. C. Moore ..	} Board of Management { Toronto.
H. H. Abbs....	
G. Tasker	
C. Clark	

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 74.

One member died during the year 1919. Amount of funeral benefits paid, \$100.00.

Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1919, \$1,361.38.

II. Sick Benefits.

Number of members who received sick benefits in 1919, 13.

The total amount of benefits paid in 1919 was \$225.00.

Number of weeks' sickness experienced in 1919, 45.

III. Assets.

Actual amount of cash on hand, 31st December, 1919	\$1,361 38
Total	<u>\$1,361 38</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for the purpose of sick and funeral benefits are made weekly.

Fifty-two assessments were made during 1919.

The Society's accounts were audited February 18th, 1920.

The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book, and Interest and Discount Book.

During 1919, no changes were made in the constitution and rules in relation to sick benefits.

Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,242.83.

Cash received during 1919 from:

Initiation fees	\$3 00
Interest and dividends	221 60
Assessments	377 00
Total	<u>\$601 60</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Supplies bought	3 35
Rent, light, heat and taxes	4 00
Managing officers' salaries, etc.	130 00
Premium for guarantee of officers	2 50
Postage, etc.	7 00
All other	8 20
Total expenses of management	<u>\$158 05</u>

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	225 00
Grand total	<u>\$483 05</u>

THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Fred. Lawrence, President	Toronto.
Geo. Graham, Vice-President	Toronto.
Harry E. Goodwin, Secretary-Treasurer	Toronto.
John Youngson, Director	Toronto.
Robt. Reid, Sr., Director	Toronto.

I. Funeral Benefits.

Number of members died during 1919, none.

Amount of funeral benefits in 1919, none.

II. Sick Benefits.

The total membership of the Society at 31st December, 1919, was 81.

Sick benefits are undertaken by the Society.

Sixteen members received sick benefits during 1919.

Total amount of benefits paid in 1919, in respect of sick members, \$302.50.

Number of weeks' sickness experienced, 43 3-7.

Amount standing to credit of General Fund, 31st December, 1919, \$223.32.

III. Assets.

Cash value of debentures	\$921 95
Cash in Bank of Hamilton, 31st December, 1919, Toronto	223 32
Total	<u>\$1,145 27</u>

IV. Liabilities.—None.

V. Miscellaneous.

Collections are made weekly; 52 were made during 1919.

Books of record and account kept are as follows: Cash Book, Minute Book.

The Society's books were audited January, 1920.

Names and addresses of auditors for 1919 were as follows: Geo. Graham and H. Winterbottom, Toronto.

No changes were made in the by-laws of the Society during 1919.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$129.63.

Cash received during 1919 from:

Dues	\$358 90
Interest	50 92

Total receipts	<u>\$409 82</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$0 50
Registration fees	3 00
Salaries	9 13
Postage, etc.	1 00

Total expenses of management	<u>\$13 63</u>
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(b) Miscellaneous Expenditure.

Sick benefits	302 50
Total expenditure	<u>\$316 13</u>

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Kitchener, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Jacob Gies, President	Kitchener.
Geo. Lachenbauer, Vice-President	Waterloo.
E. K. Wey, Recording Secretary	Kitchener.
A. L. Hergott, Financial Secretary	Kitchener.
Geo. B. Fischer, Treasurer	Kitchener.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 509.

Four members of the Society died during 1919.

Amount paid for funeral benefits during 1919, \$120.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 86.

Amount paid for sick benefits, \$1,292.90.

Number of weeks' sickness experienced during 1919, 323.

Total amount of cash standing to credit of the general fund from which benefits are paid, \$4,231.28.

III. Assets.

Waterloo Loan and Savings Co.	\$4,231 28
All other assets	12 10
Total	<u>\$4,243 38</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Dues are paid monthly.

The Society's books were duly audited on December 31st, 1919.

The following books of record and account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.

The names and post office addresses of the auditors for 1919, were as follows:
W. Winter and F. X. Schmuck, Kitchener.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$4,083.97.

Cash received during 1919 from:

Initiation fees	\$64 00
Dues	1,475 75
Fines	15 30
Supplies sold	40
Interest	204 76
Forfeits	50
Total receipts	<u>\$1,760 71</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Rent	30 00
Salaries	140 85
Printing	2 75
Postage	5 00
Total expenses of management	<u>\$181 60</u>

(b) Miscellaneous Expenditure.

Funeral benefits	120 00
Sick benefits	1,292 90
All other	18 90
Total expenditure	<u>\$1,613 40</u>

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario, 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

L. V. Dusseau, President	Toronto.
J. B. Ethier, Vice-President	Toronto.
J. Bouvier, Secretary	Toronto.
J. D. Desaulniers, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 65.
One member died during 1919.

Funeral benefits paid during 1919 \$50.00.

Cash standing to credit of Funeral Benefit Fund, \$627.47.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Seven members received sick benefits during 1919.

Number of weeks' sickness experienced during 1919, 31.

Sick benefits amounting to \$93.00 were paid.

Cash standing to credit of Sick Fund, \$2,083.10.

III. Assets.

Cash value of Victory Bond	\$500 00
Cash value of mortgages	1,600 00
Cash value of note	100 00
Cash in Home Bank of Canada	490 69
Cash on hand	19 88
Total assets	<u>\$2,710 57</u>

IV. Liabilities.—\$143.00.**V. Miscellaneous.**

Twelve assessments were made during 1919.

The Society's accounts were audited February 9th, 1920.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1919: J. A. Dugal, Toronto.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$2,462.80.

Cash received during 1919 from:

Dues	\$270 93
Interest	159 84
Total receipts	<u>\$430 77</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Rent, light, heat, etc.	6 00
Salaries	24 00
Postage, etc.	1 00
Total expenses of management	<u>\$34 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	93 00
All other expenditure	6 00
Total expenditure	<u>\$183 00</u>

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Brantford, Ont.

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Hugh Batson, President	Brantford.
Harry Pearcey, First Vice-President	Brantford.
G. F. Dickinson, Second Vice-President	Brantford.
Charles Carter, Secretary	Brantford.
F. J. Waterson, Treasurer	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 500.

Number of members who died during 1919, 11.

Amount paid for funeral benefits, \$510.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1919, 109.

Amount of benefits paid during 1919, \$1,715.96.

Number of weeks' sickness experienced in 1919, 385½.

Total amount to credit of Sick and Funeral Benefit Fund, \$835.75.

III. Assets.

Cash held by Treasurer (Verity Plow Co.)	\$835 75
Total	<u>\$835 75</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made every four weeks.

Number of assessments made during 1919, 15.

The Society's accounts were audited January 23rd, 1920.

Names and addresses of the auditors of accounts for 1919: H. W. Styles, Echo Place; and S. Batson, Brantford.

Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.

Certain changes were made during 1919 in the organization or management or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$133.16.

Cash received during 1919 from:

Dues	\$1,952 75
Interest and dividends	30 65
Donation (Verity Plow Co., Ltd.)	1,119 50
Total	<u>\$3,102 90</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 60
Law costs	50
Officers' salaries, etc.	140 00
Printing, stationery and advertising	35 85
Total expenses of management	<u>\$179 35</u>

(b) Miscellaneous Expenditure.

Funeral benefits	510 00
Sick benefits	1,715 96
Grand totals	<u>\$2,405 31</u>

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Formosa, Ont.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Frank Beninger, President	Formosa.
Domonic Borho, Vice-President	Formosa.
Matthew Weiler, Secretary and Treasurer	Formosa.

I. and II. Funeral and Sick Benefits.

Total membership of Society, 56.

No member died during 1919, and no funeral benefits were paid.

Number of members who received sick benefits in 1919, 12.

Number of weeks' sickness experienced in 1919, 47.

Amount of benefits paid in 1919 to sick members, \$150.00.

Total amount of cash standing to credit of fund at 31st December, 1919, \$1,005.48.

III. Assets.

War loan	\$778 67
Actual cash on hand, 31st December, 1919	33 62
Cash in bank (Molsons), Formosa	193 19
Total assets	<u>\$1,005 48</u>

IV. Liabilities.—None.**V. Miscellaneous.**

No assessments were made during 1919.

The books and accounts of the Society were duly audited January 24th, 1920.

The books of record or account kept by the Society are: Ledger and Members' Roll Book.

The names and addresses of the auditors for 1919 were: Anthony Opperman and Wm. C. Schill, Formosa.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$945.22.

Cash received during 1919 from:

Application fees	\$24 00
Dues	169 50
Interest	35 36

Total receipts	<u>\$228 86</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Supplies	50
Salary of Secretary-Treasurer	10 00
Rent	2 00
Postage, telegrams and express	35
Other expenses	25
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Total expenses of management	\$16 10

(b) Miscellaneous Expenditure.

Sick benefits	150 00
Other expenditure	2 50
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Total expenditure	<u>\$168 60</u>

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. G. Kingston, PresidentOttawa.
A. W. Grant, TreasurerOttawa.
W. J. Lynch, SecretaryOttawa.

I. Currency of Insurance Certificates.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1919, \$192,650.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c
Contracts in force 31st December, 1918	640	154,750 00
Add contracts taken during 1919, new or renewed	56	21,750 00
Add amount by which various certificates were increased during 1919 .....	.....	19,750 00
Gross number and amount of contracts on foot at any time during 1919	696	196,250 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1919.	14	3,100 00
Contracts lapsed in 1919. ....	.....	.....
Contracts surrendered in 1919.	2	500 00
Total deductions extended	16	3,600 00
	16	3,600 00
Net contracts on foot at 31st December, 1919.	680	192,650 00

III. and IV. Funeral and Sick Benefits.—None.**V. Assets.**

Cash value of bonds, etc.	\$16,816 06
Cash on hand	10 26
Cash in Bank of Montreal, Ottawa	835 82
Dues and assessments due and unpaid	93 75
Interest due and accrued	205 97
Total	\$17,961 86

VI. Liabilities.—None.**VII. Miscellaneous.**

Actions or proceedings instituted or prosecuted by or against the Society during 1919, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 3rd February, 1920.

Names and post office addresses of the auditors for 1919 were as follows: J. B. St. Laurent, A. M. Deschenes and P. E. S. Brodeur, of Ottawa.

Books of record or account kept: Two books of Registers of Certificates and one Cash Ledger.

No changes were made in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$1,000.00.

Number of members in Ontario, 660.

Number of members who died, 14.

Amount paid in respect of deceased members, \$3,100.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,635.67.

Cash received during 1919 from:

Application fees	\$21 00
Assessments	3,644 06
Interest and dividends	870 39
Total receipts	\$4,535 45

IX. Cash Expenditures.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$10 00
Salaries officers' and auditors' fees	120 00
Interest	7 07
Printing, etc.	31 00
Total expenses of management	\$168 07

(b) Miscellaneous Expenditure.

Life insurance claims	3,100 00
All other	2 64
Investments (not extended), \$2,039.03.	
Total expenditure	\$3,270 71

STEEL COMPANY OF CANADA, LTD., EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

C. E. Fraser, President	Hamilton.
F. C. Willis, Vice-President	Hamilton.
J. L. Hopkin, Treasurer	Hamilton.
G. W. Brent, Secretary	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1919, 2,150.

Thirteen members died during 1919.

Amount of funeral benefits paid during 1919, \$4,300.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 1,735.

Amount paid for sick benefits during 1919, \$8,783.40.

Number of weeks' sickness experienced during 1919, 2,169.

Amount paid for medical attendance during 1919, \$2,758.58.

Amount of cash standing to credit of Sick Fund, \$3,359.24.

III. Assets.

Cash value of bond	\$2,000 00
Cash in Royal Bank, Hamilton	2,409 24
Total	<u>\$4,409 24</u>

IV. Liabilities.

Amount of unpaid funeral benefits	\$1,050 00
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V. Miscellaneous.

Dues are paid twice a month by the members.

Number of assessments made during 1919, 24.

The accounts of the Society were audited every quarter.

The books of record and account are Minute Book, Cash Book and Journal.

Names and addresses of the auditors for 1919: J. Love and A. Marshall, Hamilton.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,490.75.

Cash received during 1919 from:

Dues	\$17,830 60
Interest and dividends	182 87
Cash received from repayment of investments (2,000.00).	

Total receipts	<u>\$18,013 47</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$15 00
Officers' salaries and officers' and auditors' fees	430 00
Expenses of annual meeting	11 00
Postage and stationery	25 00

Total expenses of management	<u>\$481 00</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	4,300 00
Sick benefits	8,783 40
Medical attendance	2,758 58
All other	772 00
For investments (not extended), \$2,000.00.	

Total expenditure	<u>\$17,094 98</u>
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THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized, 1905; incorporated, May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

S. Brown, President	Toronto.
H. Goldberg, Treasurer	Toronto.
S. Steiner, Financial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st December, 1919, was 494.

Number of members who died during 1919, none.

Amount of funeral benefits paid during 1919, nil.

Number of members' wives died during 1919, 3.

Amount of funeral benefits paid, \$120.00.

Funeral benefits paid for children and parents, \$101.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Fifty-three members received sick benefits during 1919, amounting to \$1,305.00.

Number of weeks' sickness experienced during 1919, 217½.

Amount paid for medical attendance, \$1,754.12.

Amount of cash standing to credit of the fund, \$5,026.25.

III. Assets.

Cash value of real estate	\$4,884 50
Cash value of bonds	2,000 00
Cash on hand	20 00
Cash in various banks	7,148 42
Total	<u>\$14,052 92</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made when necessary. Two assessments were made during 1919.

The accounts of the Society were audited every quarter during 1919.

Names and post office addresses of auditors: J. Rumm, R. Rice, B. Berkantz, and I. Brickman, Toronto.

Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

Amount of bond of Secretary-Treasurer, \$400.00.

VII. Cash Receipts.

Cash balance from 1918, \$7,338.82.

Cash received during 1919 from:

Application fees	\$41 00
Assessments	1,255 50
Initiation fees	20 00
Dues	5,390 87
Fines	48 25
Donations	115 50
Interest	264 83
Medical fees	1,727 58
All other sources	921 29
Total	\$9,784 82

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$10 00
Salaries	821 83
Printing, etc.	359 40
Supplies bought	84 38
Rent, light, heat, etc.	196 00
Presents and medals	181 50
Postage, etc.	181 94
Other management expenses	208 05
Total management expenses	\$2,043 10

(b) Miscellaneous Expenditure.

Funeral benefits and expense	280 00
Benefits to widows and orphans	101 00
Medical attendance	1,754 12
Total disability benefits	200 00
Sick benefits	1,305 00
Gratuities to distressed members	1,548 75
Other expenditures	723 25
Total expenditure	\$7,955 22

UNION NO. 27 (TORONTO, ONT.), OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 167 Church Street, Toronto.

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

N. J. Martin, PresidentToronto.
T. McGreevy, Vice-PresidentToronto.
J. Pamphilon, Secretary-TreasurerToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 182.
Number of members of the Society who died during 1919, none.
Total amount of funeral benefits paid during 1919, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1919, 42, amounting to
\$1,252.40.

Number of weeks' sickness experienced during 1919, 250½.

III. Assets.

Cash on hand	\$194 02
Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto	1,578 67
Total	<u>\$1,772 69</u>

IV. Liabilities.—None.

V. Miscellaneous.

Fifty-two assessments were made in 1919.
The books and accounts were audited monthly during 1919.
Names of auditors: S. Ebach, T. McGreevy and M. V. Todd, Toronto.
Books kept by the Society are: Day Book and Ledger.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$273.60.

Cash received during 1919 from:

Initiation fees	\$102 00
Dues	2,087 15
Assessments	2,141 65
Returned from travelling members	48 00
Interest and dividends	20 46
<hr/>	
Total receipts	\$4,399 26
<hr/>	

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Per capita tax for management	\$39 15
Registration fee	3 00
Rent, fuel, light and taxes	138 50
Salaries, officers' and auditors' fees	400 94
Printing, stationery and advertising	90 73
Postage, telegrams and express	11 78
<hr/>	
Total expenses of management	\$684 10

(b) Miscellaneous Expenditure.

Per capita tax and levies	619 67
Out of work benefits	218 00
Sick benefits	1,252 40
Loans to travelling members	126 00
<hr/>	
Total expenditure	\$2,900 17
<hr/>	

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Mrs. G. O. Akerley, Grand Mistress St. John, N.B.
Mrs. Robert Gordon, Grand Secretary Toronto, Ont.
Mrs. W. J. Kissick, Grand Treasurer Ottawa, Ont.

I. Funeral Benefits.—None.

Sick benefits are undertaken by the subordinate lodges, with a membership of 5,500.
Fifty members died during 1919, \$100.00 funeral benefits were paid.

II. Sick Benefits.

Number of weeks' sickness experienced in 1919: No information.
Total amount of sick benefits paid in 1919: No information.
Number of weeks' sickness experienced in 1919: No information.
Amount paid for medical attendance in 1919, \$600.00.

III. Assets.

	Supreme Body.
Cash in Dominion Bank, Ottawa	\$2,069 88
Total assets	\$2,069 88

IV. Liabilities.—No information.

V. Miscellaneous.

The books were audited May 31st, 1919.
Names and addresses of auditors of accounts of 1919: A. Gordon, Toronto, Ont.
Amount of bond, Secretary, \$500.00.
Amount of bond, Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1918, \$1,563.98.	
Cash received during 1919 from:	Grand Lodge.
Per capita tax and levies	\$1,724 94
Charter fees	351 00
Supplies sold	1,192 29
Interest	63 10
Total receipts	\$3,331 33

VIII. Cash Expenditure.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1919 for:		
Charter fees	\$100 00	.....
Commission	116 10	.....
Travelling expenses and grant	151 65	.....
Expenses of annual meeting	10 00	.....
Registration fee	25 00	.....
Supplies bought	882 40	.....
Postage, telegrams and expenses	163 28	.....
Salaries	555 00	.....
Clerk hire	25 00	.....
Printing	48 00	.....
Premiums for guarantee of lodge officers	5 00	.....
All other	320 00	.....
Total expenses of management	\$2,401 43	.....

(b) Miscellaneous Expenditure.

Funeral benefits	100 00	.... .
Medical attendance .....	.....	\$600 00
All other	324 00	.....
Total expenditure	\$2,825 43	\$600 00

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 193-197 Yonge Street, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Wm. Benney, PresidentToronto.
W. Thomas, Vice-PresidentToronto.
C. Woodburn, TreasurerToronto.
Thomas H. Kirk, SecretaryToronto.

Directors.

R. BurbridgeWest Toronto.
G. GrundlerWest Toronto.
H. LibbyWest Toronto.
A. BullWest Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1919, 183.
Number of members who died in 1919, 1.
Funeral benefits paid in 1919, \$50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1919, 25.
Amount of sick benefits paid during 1919, \$425.00.
Number of weeks' sickness experienced in 1919, 95.
Total amount to credit of General Fund, from which all claims are paid, \$316.88.

III. Assets.

Cash on deposit in Bank of Hamilton, West Toronto \$316 88

IV. Liabilities.—None.

V. Miscellaneous.

Dues are collected once a month.
The Society's accounts for 1919 were audited on January 29th.
No changes were made during 1919 in the organization and management and the constitution and rules of the Society in relation to benefits.
Names of auditors of accounts: F. Kamm and F. Mably, West Toronto.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$572.33.

Cash received during 1919:

Dues	\$232 00
Interest	15 55
Total receipts	<u>\$247 55</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Salaries, officers' and auditors' fees	25 00
Total expenses of management	<u>\$28 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	425 06
Total expenditure	<u>\$503 00</u>

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Joseph Sauriol, President	Toronto.
L. L. Archambault, Secretary	Toronto.
Louis Dubois, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 41.

Number of members who died during 1919, none.

Amount paid for funeral benefits during 1919, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1919, 6.

Amount paid for sick benefits during 1919, \$157.51.

Number of weeks' sickness experienced in 1919: No information.

Amount paid for medical attendance, \$8.50.

Total amount of cash standing to the credit of the Sick Benefit Fund \$840.60.

III. Assets.

Cash on hand	\$48 88
Cash in Home Bank of Canada	791 72
Total	<u>\$840 60</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Forty-nine assessments were made during 1919, payable weekly.

The Society's accounts were audited in July, 1919, and January, 1920.

Names and addresses of the auditors of accounts for 1919: John J. Brady, and W.

G. Kamm, Toronto.

Books kept by the Society: Roll Book, Cash Book, Minute Book and Bank Book.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$827.17.

Cash received during 1919:

Dues	\$202 89
Interest	22 05
Doctor's fees	8 50
Total receipts	<u>\$233 44</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Officers' salaries (Secretary and Treasurer)	48 00
Stationery	1 00
Law costs	2 00
Total expenses of management	<u>\$54 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	157 51
Medical attendance	8 50
Total expenditure	<u>\$220 01</u>

**UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. Russell, President	Hamilton.
E. Jennings, Financial Secretary	Hamilton.
W. H. Crawford, Treasurer	Hamilton.
J. Breheney, Recording Secretary	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Union; membership, 206.

Number of members who died in 1919, 1.

Funeral benefits paid in respect of deceased members, \$550.00.

One member's wife died and \$40.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1919, 34.

Total amount of sick benefits paid during 1919, \$595.55.

Number of weeks' sickness experienced in 1919, 119.

III. Assets.

Cash on hand	\$235 61
Cash in Bank of Hamilton	679 83
Total	<u>\$915 44</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were audited monthly during 1919.

The books kept are Day Book and Ledger.

Names and post office addresses of the auditors for 1919: J. Russell and J. Zeigler, Hamilton.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$778.23.

Cash received during 1919 from:

Initiation fees	\$84 00
Dues	2,756 80
Assessments	2,533 05
Interest	11 44
All other sources	64 50

Total receipts	<u>\$5,449 79</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Law costs	\$209 07
Registration fee	3 00
Rent, etc.	120 00
Per capita tax	15 00
Postage, etc.	21 15
Supplies bought	12 52
Managing officers' salaries and officers' and auditors' fees	802 40
<hr/>	
Total expenses of management	\$1,183 14

(b) Miscellaneous Expenditure.

Per capita tax or levies	1,991 04
Sick benefits	595 55
Funeral benefits	590 00
Gratuities to distressed members	230 50
Strike benefits	596 00
Other expenditure	126 35
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Total expenditure	\$5,312 58
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THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 205 Leslie Street, Toronto.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

F. G. Reynolds, Grand President Hamilton.
Robert Scollard, Grand Secretary Toronto.
J. H. Barber, Grand Treasurer Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1919, was 174.

Number of members who died during 1919, 1.

Total amount of funeral benefits paid during 1919 \$100.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1919, \$1,426.00.

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate branches.

Number of members who received sick benefits during 1919, 22.

Total amount of benefits paid in 1919, \$316.00.

Number of weeks' sickness experienced in 1919, 75.

Total amount paid for medical attendance during 1919, \$207.75.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1919, \$490.09,

III. Assets.

	Grand Body.	Subordinate Bodies.
Actual cash in Treasurer's hands, December 31st, 1919 ....	.....	\$26 09
Cash in Dominion Bank	\$887 90	.....
Cash in Home Bank, Toronto	669 24	296 79
Cash in Bank of Hamilton, Hamilton .....	.....	167 21
Furniture, supplies, etc. (\$700.00).		
Total assets	\$1,557 14	\$490 09

IV. Liabilities.—None.

V. Miscellaneous.

Four assessments were made during the year 1919, payable on the 1st January, April, July and October.

The books were duly audited for 1919.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1919 no changes were made in the Constitution.

VII. Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balance from 1918 (not extended), \$1,958.50.		
Cash received during 1919 from:		
Dues		\$860 65
Initiation fees		7 60
Per capita tax	\$58 80	31 50
Assessments	225 25	190 50
Supplies sold		
Interest	43 46	2 82
All other sources		218 84
	<hr/>	<hr/>
	\$327 51	\$1,311 91

Auditors for the year 1919: C. J. O'Brien; L. Bear, Toronto.

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Per capita tax for management		\$58 80
Registration fee	\$3 00	
Law costs		45 00
Expenses of annual meeting	25 00	
Rent, light, heat and taxes		239 16
Salaries	54 00	60 60
Printing, stationery and postage		4 75
Postage, etc.	5 00	11 05
	<hr/>	<hr/>
Total expenses of management	\$87 00	\$419 36

(b) Miscellaneous Expenditure.

Per capita tax and levies		225 25
Funeral benefits	100 00	
Gratuities		10 80
Sick benefits		316 00
Medical attendance		207 75
Other expenditure		184 53
	<hr/>	<hr/>
Totals	\$187 00	\$1,363 69

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. R. Aylett, President	Toronto.
A. Robertson, Vice-President	Toronto.
John E. Lamb, Secretary	Toronto.
Albert Burton, Treasurer	Toronto.

II. Sick Benefits.

The total membership of the Society at 31st December, 1919, 77.

Sick benefits are undertaken by the Society. Thirteen members received sick benefits during 1919.

Total amount of benefits paid in 1919, in respect of sick members, \$168.92.

Number of weeks' sickness experienced, 49.

Total amount standing to credit of Sick Fund, \$167.22.

III. Assets.

Victory War Loan	\$250 00
Cash on hand	5 07
Cash in Bank of Commerce, 31st December, 1919	162 15
Total assets	<u>\$417 22</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Payments are made monthly.

The Society's books were audited for 1919 on January 7th, 1920.

Names and addresses of auditors for 1919 were as follows: A. Smyth and G. Anderson, Toronto.

Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

No changes were made in the Constitution during 1919.

VII. Cash Receipts.

Cash balance, 31st December, 1918, \$48.12.

Cash received during 1919 from:

Application fees	\$17 00
Dues	126 00
Donation	100 00
Interest	17 56
All other	32 10
Total receipts	<u>\$292 66</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Expenses of annual meeting	1 50
Postage	14
Total expenses of management	<u>\$4 64</u>

(b) Miscellaneous Expenditure.

Sick benefits	168 92
Total expenditure	<u>\$173 56</u>

GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

B. Raphael, Noble MasterHamilton.
 J. Freedman, Financial and Recording SecretaryHamilton.
 M. Goldberg, TreasurerHamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1919, was 112.

Number of members who died in 1919, 1.

Number of members' wives died in 1919, 2.

Amount paid for funeral benefits during 1919, for members' wives, \$100.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of persons who received sick benefits during 1919, 13.

Amount of sick benefits paid during 1919, \$221.00.

Number of weeks' sickness, 37.

Amount paid for medical attendance, \$109.25.

III. Assets.

Cash value of real estate	\$2,000 00
Cash value of bonds	700 00
Cash on deposit to Society's credit, not drawn against, in the Royal Bank	1,434 60
Other assets	300 00
Total assets	<u>\$4,434 60</u>

IV. Liabilities.—No information.**V. Miscellaneous.**

Two assessments were made during 1919.

No changes were made in the constitution and rules during the year 1919.

Books kept by the Society: Ledger, etc.

The books of the Society were audited quarterly. Names of auditors: D. Kauffman, F. Bohin, G. Ringle, J. Klappholz and S. Rosen, Hamilton.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,092.42.

Cash received during 1919 from:

Application fees	\$5 50
Initiation fees	21 00
Dues	1,122 34
Assessments	139 00
Degrees and cards	28 00
Supplies sold	3 65
Interest and dividends	91 03
Donations	6 00

Total receipts	<u>\$1,416 52</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Law costs	12 00
Printing, etc.	48 70
Postage	32 05
Salaries	75 00
Rent, etc.	50 00
All other expenses	97 34

	<u>\$318 09</u>
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(b) Miscellaneous Expenditure.

Funeral benefits (burial)	100 00
Sick benefits	221 00
Medical attendance	109 25
Gratuities	60 00
All other expenditure	66 00
For investments (not extended), \$200.00.	

Grand totals	<u>\$874 34</u>
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L'UNION ST. JEAN BAPTISTE, OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1919, were as follows

J. Nelson Bigras, PresidentOttawa.
 E. René Croteau, Recording SecretaryOttawa.
 Joseph Saint-Germain, B.A., TreasurerOttawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 384.
 Number of members of the Society who died in 1919, 7.
 Total amount of funeral benefits paid in respect of deceased members was \$2,800.00.
 Number of members' wives deceased in 1919, 4.
 Amount of funeral benefits paid in respect of deceased wife, \$300.00.
 Total cash standing to credit of Funeral Fund at 31st December, 1919, \$3,999.42.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1919, 42.
 Amount of sick benefits paid in 1919, \$931.60.
 Number of weeks' sickness experienced in 1919, 232¾.

III. Assets.

Cash on deposit in La Banque Provinciale, Ottawa	\$5,771 11
Actual cash in hand at 31st December, 1919	427 50
Other assets	597 70
Total assets	<u>\$6,796 31</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, and are payable on the first of month.
 The Society's accounts were audited monthly and annually.
 The names and addresses of the auditors for 1919 were as follows: A. Lepage, and
 M. Lorocqui, Ottawa.
 Books of account kept by the Society are: Ledger and Cash Book.
 Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$6,274.46.

Cash received during 1919 from:

Interest and dividends	\$149 00
Per capita tax and levies	4,168 90
Degrees and cards	4 80
Other sources	112 80

Total receipts	<u>\$4,435 50</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Rent, light, heat and taxes	90 00
Managing officers' salary, etc.	218 85
Printing, stationery, etc.	34 00
Postage, etc.	12 90
Premiums for guarantee of lodge officers	5 00

Total expenses of management	<u>\$363 75</u>
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(b) Miscellaneous Expenditure.

Funeral benefits (members' wives)	300 00
Funeral benefits to members	2,800 00
Sick benefits	931 60
Other expenditure	112 00

Grand totals	<u>\$4,507 35</u>
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THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- P. Ballennie, Provincial Grand MasterToronto.
- G. W. BrownToronto.
- Jno. T. Tilley, Pro. Cor. SecretaryToronto.

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1919, 1,376.

Eleven members died during 1919, and \$1,080.00 benefits were paid.

Ten members' wives died during 1919, and in respect thereof benefits were paid amounting to \$500.00.

Total cash to credit of Funeral Fund, 31st December, 1919, \$3,695.62.

IV. Sick Benefits.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1919, 195.

Amount of benefits paid in 1919, in respect of sick members, \$3,742.48.

Number of weeks' sickness experienced in 1919, 954 4-7.

Amount paid for medical attendance during 1919, \$1,715.08.

V. Assets.

	District Body.	Subordinate Bodies.
Bonds	\$1,486 62	\$15,563 94
Mortgages	15,175 00	12,241 12
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank	3,695 62	.....
In various banks, in various places .....	.....	10,184 23
Total assets	\$20,357 24	\$37,989 29

VI. Liabilities.—None.

VII. Miscellaneous.

The Society's books were duly audited for 1919 on 25th January, 1920.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1919 were as follows: R. G. Broadhurst, R. Billson, J. G. Copsy, Toronto.

Amount of Secretary's bond, \$1,000.00.

Amount of Treasurer's bond, \$1,000.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), Grand

Body, \$3,892.28; Subordinate, \$7,789.21.

Cash received during 1919 from:

	District Body.	Subordinate Bodies.	Juvenile Branch.
Juveniles	\$55 35	.....	.....
Initiation fees .....	.....	\$474 00	.....
Dues	2,954 74	13,251 65	\$109 30
Interest	1,099 55	1,498 21	.....
Dues, etc. (sister lodges) .....	.....	3,296 50	.....
Hospital benefits .....	.....	718 13	.....
All other	330 40	2,398 63	.....
Cash receiver from repayment of loans or investments (not extended), Grand Body, \$1,425.00; Subordinate Bodies, \$2,970.88.			
Total receipts	\$4,440 04	\$21,637 12	\$109 30

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Hospital board .....	.....	\$732 15	.....
Per capita tax and levies .....	.....	982 83	.....
Registration fee	\$10 00	.....	.....
Expenses of annual or biennial meeting	34 00	.....	.....
Juveniles	8 00	3 75	\$95 92
Supplies bought	101 41	134 24	.....
Travelling expenses	12 00	.....	.....
Rent .....	.....	624 92	.....
Officers' salaries	359 04	800 07	.....
Printing	237 46	82 55	.....
Postage, telegrams and express	86 77	293 29	.....
Premium for guarantee of lodge officers	5 00	32 00	.....
Insurance .....	.....	13 69	.....
All other	502 27	1,607 36	.....
Total expenses of management	\$1,355 95	\$5,806 85	\$95 92

(b) *Miscellaneous Expenditure.*

	District Body.	Subordinate Bodies.	Juvenile Branch.
Funeral benefits	1,580 00	3,552 51	.....
Sick benefits .....	.....	3,616 73	.....
Gratuities .....	.....	183 60	.....
Sister lodges .....	.....	2,999 43	.....
Medical attendance .....	.....	1,715 08	.....
All other expenditure	125 75	2 16	.....
For investment (not extended), Grand Body, \$3,000.00; Subordinate Bodies, \$4,850.00.			
Total expenditure	\$3,061 70	\$17,376 36	\$95 92

THE CANADA FURNITURE MANUFACTURERS (LIMITED) EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Chas. Berlett, PresidentWoodstock.
D. Sutherland, Vice-PresidentWoodstock.
Robt. A. Scott, Secretary-TreasurerWoodstock.

I. Funeral Benefits.

Funeral benefits have been discontinued by the Society, the membership of which at 31st December, 1919, was 230.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1919, 20.
Amount of sick benefits paid during 1919, \$200.00.
Number of weeks' sickness experienced during 1919, 66 2-7.
Amount paid for medical attendance, \$375.48.
Amount of cash standing to credit of fund, \$417.53.

III. Assets.

Canadian Bank of Commerce	\$94 74
Canada Permanent Mortgage Corporation	322 79
Total	<u>\$417 53</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
Number of assessments made during 1919, 12.
No changes were made in the Constitution and Rules during the year 1919.
Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.
The books of the Society were audited 6th January, 1920. Names of auditors: A. McEwen and A. Campbell, Woodstock.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$457.53.

Cash received during 1919 from:

Assessments	\$577 00
Interest	13 17
Total	<u>\$590 17</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Postage	80
Salary of Secretary	35 00
Total expenses of management	<u>\$38 80</u>

(b) Miscellaneous Expenditure.

Sick benefits	200 00
Medical attendance	375 48
All other expenditure	15 89
Total expenditure	<u>\$630 17</u>

CANADIAN ALLIS-CHALMERS, LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. L. Cheeseman, PresidentToronto.
 W. J. Hanley, SecretaryToronto.
 James E. Ford, TreasurerToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 608.

Eight members died during 1919, and funeral benefits amounting to \$575.00 were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 201.

Total amount of sick benefits paid during 1919, \$4,733.08.

Number of weeks' sickness experienced during 1919, 788.

Amount paid for medical attendance during 1919, \$759.37.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1919, \$1,368.66.

III. Assets.

Victory Bonds	\$1,000 00
Cash on hand, 31st December, 1918	108 23
Cash in Canadian Bank of Commerce	6 16
Cash in Imperial Bank	254 27
Total	<u>\$1,368 66</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made semi-monthly.

Twenty-six assessments were made during 1919, and were payable on the 1st and 15th of each month.

The books of the Society were duly audited June 30th and December 31st, 1919.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.

Names and addresses of auditors of accounts of 1919: H. Hassall, J. McIntyre, and J. Prain, Toronto.

Certain changes were made during 1919 in the Constitution and Rules in relation to benefits.

Amount of bond of Secretary, \$300.

Amount of bond of Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$4,501.09.

Cash received during 1919 from:

Assessments	\$2,964 80
Interest	192 25
Total	<u>\$3,157 05</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Law costs	\$1 00
Registration fee	10 00
Officers' salaries, etc.	322 30
Supplies bought	6 25
Annual meeting	20 00
Guarantee bonds	13 00
Printing, etc.	45 00
Expenses of management	<u>\$417 55</u>

(b) Miscellaneous Expenditure.

Funeral benefits	575 00
Sick and accident benefits	4,733 08
Medical attendance	759 37
Hospital	71 35
For investments (not extended), \$1,000.00.	
Grand totals	<u>\$6,556 35</u>

**GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO
LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Incorporated 14th June, 1901.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. W. Patterson, President	Toronto.
E. Woodall, Vice-President	Toronto.
S. Wrathall, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1919, was, 1,067.

Three members died during 1919, and \$150.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 233.

Total amount of sick benefits paid during 1919, \$2,330.00.

Number of weeks' sickness experienced during 1919, 466.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$1,572.19.

III. Assets.

Victory Bond	\$1,000 00
Cash in Treasurer's hands	54 29
Cash in Merchants Bank	517 90
Total assets	<u>\$1,572 19</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Eleven such assessments were made during 1919.

The accounts of the Society were duly audited in January and July, 1919.

Names and addresses of auditors for 1919: W. McCracken, J. Severs and W. Leamon, Toronto.

No changes were made in the Constitution during 1919.

Amount of bond of Secretary-Treasurer, \$200.00

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,172.19.

Cash received during 1919 from:

Dues	2,952 25
Interest	61 80
Total receipts	<u>\$3,014 05</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Charter fees	\$2 00
Registration fee	10 00
Postage, etc.	2 05
Travelling expenses	2 00
Officers' salaries	100 00
Printing, etc.	16 00
Premium for guarantee of lodge officer	2 00
	<u>\$134 05</u>

(b) Miscellaneous Expenditure.

Funeral benefits	150 00
Sick benefits	2,330 00
Total expenditure	<u>\$2,614 05</u>

HAMILTON LODGE NO 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Alex. Anderson, PresidentHamilton.
 H. C. Stroud, Recording SecretaryHamilton.
 William Stroud, TreasurerHamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 41.
 One member died during 1919, and \$50.00 funeral benefits were paid.
 Total cash to credit of Funeral Fund, \$13.24.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 4.
 Total amount of sick benefits paid during 1919, \$50.00.
 Number of weeks' sickness experienced during 1919, 10.
 Amount paid for medical attendance during 1919, \$76.50.
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$1,073.10.

III. Assets.

Cash value of mortgage	\$900 00
Cash in Molsons Bank, 31st December, 1919	1,073 10
Cash in Dominion Bank, 31st December, 1919	13 24
Total assets	<u>\$1,986 34</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1919.

The books of the Society were duly audited January 23rd, 1920.

The following books of record are kept: Cash Book and Ledger.

Name and address of auditor of accounts of 1919: W. James, Hamilton.

No changes were made during 1919, in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, \$1,500.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$760.38.

Cash received during 1919 from:

Application fees	\$15 00
Dues	223 50
Supplies sold	7 00
Interest	91 93
Cash received from repayment of loan (not extended), \$350.00.	

Total	\$337 43
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Per capita tax	\$5 15
Registration fee	3 00
Rent, light and heat	27 50
Printing, etc.	6 00
Salaries	97 50
Postage, etc.	2 00
Supplies bought	6 85

Expenses of management	\$148 00
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(b) Miscellaneous Expenditure.

Per capita tax	31 97
Funeral benefits	50 00
Sick benefits	50 00
Medical attendance	76 50
All other	5 00

Total expenditure	\$361 47
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THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. Leake, President	Toronto.
S. Y. Meredith, Recording Secretary	Toronto.
James Lydon, Treasurer	Toronto.
Dan Pierce,	} Finance Committee
T. Hutchinson, Sr.	
Chas. Horseywell,	
	Toronto.

I. Funeral Benefits.

Total membership of Society, 163.
Number of members who died during 1919, 1.
Amount of funeral benefits paid during 1919, \$250.00.
Amount standing to credit of fund, \$18,905.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1919, 10.
Total amount of sick benefits paid during the year 1919, \$258.00.
Number of weeks' sickness experienced, 43.
Medical attendance, \$240.00.
Amount of cash standing to credit of Sick Benefit Fund, \$209.38.

III. Assets.

Bonds, debentures	\$18,500 00
Cash on hand, as per auditor's statement	218 18
Bank of Commerce, Toronto	476 09
Canada Permanent Mortgage Corporation	405 90
Totals	<u>\$19,600 17</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited in March, June, September and December, 1919.
Auditor for the year: Arthur Reid, Toronto.
No changes were made in the Constitution and By-laws during 1919.
Books of account kept by the Association are: Blotter and Ledger.
Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,554.39.

Cash received during 1919 from:

Application, initiation fees and dues	\$1,333 75
Supplies sold	1 35
Interest and dividends	849 87
All other sources	865 93
Total receipts	\$3,050 90

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Per capita tax or levies	\$140 00
Registration	3 00
Supplies bought	25 76
Rent, light, heat and taxes	36 00
Salaries, officers' and auditors' fees	213 00
Printing, stationery and advertising	30 00
Postage, etc.	15 57
Premium for guarantee of lodge officer	5 00
All other	378 75
Total expenses of management	\$847 08

(b) Miscellaneous Expenditure.

Funeral benefits	250 00
Sick benefits	258 00
Medical attendance	240 00
Gratuities to distressed members	410 04
Total expenditure	\$2,005 12

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Max Smith, President	Toronto.
B. Shidletsky, Vice-President	Toronto.
S. Hyman, Treasurer	Toronto.
D. Pullan, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 217.

Three members died during 1919, and funeral benefits were paid amounting to \$272.00.

Amount of funeral benefits paid in respect of members' wives and children during 1919, \$40.00.

Total cash standing to credit of Sick and Funeral Fund, \$3,003.69.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 31.

Amount paid for sick benefits during 1919, 520.00.

Number of weeks' sickness experienced during 1919, 104.

Amount paid for medical attendance during 1919, \$803.99.

III. Assets.

Cash value of real estate	\$700 00
Cash value of mortgages	1,700 00
Cash value of bonds	991 08
Cash in hands of Treasurer	432 16
Cash on deposit in Bank of Nova Scotia, Toronto	2,571 53
 Total assets	 <u>\$6,394 77</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are paid not more than once a year.

The Society's accounts were duly audited in June, 1919.

Books of record kept by the Society are: Cash Book, Ledger and Record Book.

The auditors of accounts of 1919 were: K. Jaffey and H. Paulin, Toronto.

No changes were made during 1919 in the organization, management, Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$2,118.30.

Cash received during 1919 from:

Application fees	\$44 50
Initiation fees	19 00
Dues, doctors' fees and cemetery fees	3,679 35
Interest	215 92
Other sources	1 30
Total receipts	\$3,960 07

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	3 00
Rent, light and heat	80 00
Officers' salaries	185 00
Printing, stationery, etc.	68 90
Postage, 'phones, telegrams and express	77 89
Relief Fund	174 40
Hospital Fund	225 50
Charity	175 00
Cemetery Board	214 50
All other	234 50
Total expenses of management	\$1,438 69

(b) Miscellaneous Expenditure.

Funeral benefits	312 00
Sick benefits	520 00
Medical attendance	803 99
Total expenditure	\$3,074 68

EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized in May, 1912; incorporated in Ontario, 24th September, 1912.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Thomas E. Till, PresidentToronto
Chas. Ford, Vice-PresidentToronto.
T. Hopmans, SecretaryToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 113.
Number of members who died during 1919, none.
Amount paid for funeral benefits, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1919, 16.
Amount of benefits paid during 1919, \$255.00.
Number of weeks' sickness experienced in 1919, 51.
Total amount to credit of Sick Benefit Fund, \$725.60.

III. Assets.

Cash on hand	\$115 80
Cash in Dominion Bank	609 80
Total	<u>\$725 60</u>

IV. Liabilities.—None.

V. Miscellaneous.

Number of assessments made during 1919, 30.
The books of the Society were duly audited January 5th, 1920.
Names and addresses of auditors of accounts of 1919: Wm. Steep and Geo. Self,
Toronto.
Amount of bond of Secretary-Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$670.45.

Cash received during 1919 from:

Dues	\$323 70
Initiation fees	19 00
Interest	68 15
<hr/>	
Total receipts	\$410 85
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Expenses of annual meeting	19 00
Travelling expenses	2 00
Officers' salaries	50 00
Premiums for guarantee of officers	5 00
Rent, light, etc.	3 00
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Total expenses of management	\$82 00

(b) Miscellaneous Expenditure.

Sick benefits	255 00
Other expenditure	18 60
<hr/>	
Total	\$355 60
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**LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA.
SANTISSIMA.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

L. Frasca, President	Toronto.
S. Agliaroli, Vice-President	Toronto.
Rocco Gianvecchio, Treasurer	Toronto.
G. Frasca, Secretary	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.

The membership at 31st December, 1919, 16.

Number of members who died during 1919, none.

Total amounts paid for funeral benefits, nil.

II. Sick Benefits.

No member received sick benefits during 1919.

Number of weeks' sickness experienced in 1919, none.

III. Assets.

Cash in deposit in Bank of Montreal, Toronto	\$433 29
Total assets	\$433 29

IV. Liabilities.—None.

V. Miscellaneous.

The books of the Society were audited during 1919.

Name of auditor: G. Frasca, Toronto.

No changes were made during 1919 in the organization or management or in the constitution or rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$395.74.

Cash received during 1919 from:

Dues	\$40 55
Interest	12 15
Total receipts	<u>\$52 65</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Total management expenses	<u>\$3 00</u>

(b) Miscellaneous Expenditure.—None.

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, 9 Ellerbeck Ave., Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Emma Clark, Grand President	Toronto.
Millie Lee, Grand Vice-President	Hamilton.
Nellie Nobes, Grand Past President	Toronto.
Eliza. Swanston, Grand Treasurer	Toronto.
Leonard Cross, Grand Secretary, 9 Ellerbeck Ave.	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,219.

Number of members of the Society who died during 1919, 18.

Amount of funeral benefits paid during 1919, \$900.00.

Total cash standing to credit of Funeral Fund, 31st December, 1919, \$13,007.26.

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1919: Subordinate Bodies, 328, Juvenile Branch, 27.

Total amount of benefits paid during 1919: Subordinate Bodies, \$1,876.19; Juvenile Branch, \$73.00; Total, \$1,949.19.

Number of weeks' sickness experienced in 1919: By Subordinate Bodies, 722; Juvenile Branch, 102½.

Amount paid for medical attendance during 1919: Subordinate Bodies, \$3,128.60; Juvenile Branch, \$272.30.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1919: Subordinate, \$17,985.27; Juvenile, \$1,631.40.

IV. Assets.

Cash value of bonds	\$5,000 00
Cash value of mortgages	3,400 00
Actual cash on hand	1,780 05
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton	6,579 27
All other assets	598 16
Subordinates, \$22,974.62; Juveniles, \$1,753.52.	

Total assets	<u>\$17,357 48</u>
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V. Liabilities.—None.

VI. Miscellaneous.

Payments for the purpose of Funeral Benefits were made quarterly during 1919.

Four such payments were made during 1919, payable March, June, September, and December.

The Society's books were audited 27th February, 1919.

The following books of record are kept. Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1919 were as follows: Fanny Lloyd, Toronto; E. Pincombe, Toronto, and M. Farrants, Toronto.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

VII. Cash Receipts.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1918 (not extended), \$8,208.92.			
Cash received during 1919 from:			
Dues		\$11,872 80	\$560 20
Application fees	\$111 25	182 00	.....
Initiation fees		420 00	36 00
Assessments	1,097 62	.....	.....
Per capita tax	1,061 68	.....	.....
Supplies sold	424 12	.....	.....
Interest and dividends	623 02	537 00	53 80
Premium for guarantee of lodge officers	135 74	.....	.....
Received from investments (not extended), \$300.00.			
	\$3,453 43	\$13,011 80	\$650 00

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Per capita tax		\$1,061 68	.....
Commission	\$86 10	60 00	.....
Registration fee	15 00	111 25	\$8 70
Supplies bought	545 42	400 60	23 52
Travelling expenses	109 15	.....	.....
Rent, etc. ....	.....	1,730 20	101 00
Salaries, auditors' and officers' fees	525 60	1,096 00	96 30
Postage, telegrams and express	118 76	307 00	67 20
Printing, stationery and advertising .....	.....	57 00	.....
Premium for guarantee of lodge officers	3 00	129 65	6 09
Total expenses of management	\$1,403 03	\$4,953 38	\$302 81

(b) Miscellaneous Expenditure.

Funeral benefits	900 00	1,061 68	.....
Sick benefits .....	.....	1,827 65	74 00
Medical attendance .....	.....	3,285 70	284 00
For investments (not extended), \$1,300.00.			
Totals	\$2,303 03	\$11,128 41	\$660 81

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario, 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Geo. Burch, President St. Catharines.
John Herod, Vice-President Thorold.
H. J. Johnston, Secretary-Treasurer St. Catharines.

II. Movement in Insurance Certificates.

(b) Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1918.....	200	\$ 20,000 00
Add contracts taken during 1919, new or renewed	9	900 00
Gross number and amount of contracts on foot at any time during 1919.	209	20,900 00
Deductions:		
	Number.	Amount.
Contracts matured in 1919.....	6	\$ c. 600 00
Contracts lapsed in 1919.....	...	.....
Total deductions extended	6	600 00
Net contracts on foot at 31st December, 1919.....	203	20,300 00

V. Assets.

Cash on deposit in Security Loan and Savings Co., St. Catharines \$36 91

VI. Liabilities.—None.

VII. Miscellaneous.

Assessments for purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1919.

The accounts of the Society were audited February 10th, 1920.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1919: J. Colin Blain, St. Catharines.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$267.23.

Cash received during 1919 from:

Assessments	\$393 00
Interest and dividends	6 73
Total receipts	<u>\$399 73</u>

IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Printing, stationery and advertising	7 75
Managing officers' salaries and officers' and auditors' fees	13 30
Postage, telegrams and express	6 00
Total expenses of management	<u>\$30 05</u>

(b) Miscellaneous Expenditure.

Life insurance claims	600 00
Total expenditure	<u>\$630 05</u>

TRANSPORTATION CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Incorporated 12th July, 1917.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

W. Fulton, PresidentToronto.
M. Macdonald, TreasurerToronto.
W. A. Gray, SecretaryToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 124.
Number of members who died during 1919, none.
Amount of funeral benefits paid during 1919, none.
Cash to credit of fund at 31st December, 1919, 391.31.

II. Sick Benefits.—None.

III. Assets.

Cash in Merchants Bank, Toronto	\$451 39
Total assets	<u>\$451 39</u>

IV. Liabilities.—None.

V. Miscellaneous.

One assessment was made during 1919.
The accounts of the Society were duly audited December 31st, 1919.
Names and addresses of the auditors for the year 1919: E. R. Thorpe and F. R. Caldwell.
Books kept by Society: Ledger, Cash Book, Minute and Record Books.
No changes were made in the Constitution and By-laws of the Society.
Bond of Treasurer, \$1,000.00.

VI. Cash Receipts.

Cash balance (not extended), \$421.94.	
Cash received during 1919 from:	
Initiation fees	\$44 00
Dues	709 00
Interest	18 66
All other sources	18 00
Total receipts	<u>\$789 66</u>

VII. Cash Expenditure.*(a) Expenses of Management.*

Registration fee	\$3 00
Printing, stationery and advertising	32 00
Postage, telephones, telegrams and express	18 25
Guarantee premiums	5 00
<hr/>	
Total expenses of management	\$58 25

(b) Miscellaneous Expenditure.

Outing	373 21
Banquet	292 75
Other expenditure	36 00
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Total expenditure	<u>\$760 21</u>

SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 20th April, 1907; incorporated in Ontario 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. Wacłowski, President	Toronto.
A. Purat, Vice-President	Toronto.
C. Sanocki, Rec. Secretary	Toronto.
J. Panikowski, Fin. Secretary	Toronto.
S. Napłoszczyc, Treasurer	Toronto.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society, with a total membership of 80.

Number of members who received sick benefits, 18.

Total amount paid for sick benefits in 1919, \$207.00.

Number of weeks' sickness experienced in 1919, 44.

Amount paid for medical attendance for 1919, \$19.50.

Balance to credit of fund, 31st December, 1919, \$841.12.

III. Assets.

Cash standing to credit in Home Bank, 31st December, 1919	\$841 12
Total assets	<u>\$841 12</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

Twelve assessments were made during 1919, and are payable third Saturday in each month.

Books were audited quarterly during 1919.

Names and addresses of auditors for the year 1919: T. Arminchowski, K. Fugar and M. Zowski, Toronto.

No changes were made in the Constitution during 1919.

VII. Cash Receipts.

Cash balance from 1918, \$539.98.

Cash received during 1919 from:

Application fees	\$5 45
Interest	19 18
Initiation fees	67 00
Supplies sold	72 20
Donations	10 50
Dues	424 80
Degrees and cards	21 30
All other sources	181 42
Totals	\$801 85

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1919 for:

Commission and organization expenses	\$19 05
Registration fee	3 00
Supplies bought	61 05
Expenses of annual meeting	8 50
Travelling expenses	16 75
Rent, etc.	40 00
Salary of Recording Secretary	12 00
Printing	88 00
Postage	14 38
Other	8 98
Expenses of management	\$271 71

(b) Miscellaneous Expenditure.

Sick benefits	207 00
Medical attendance	19 50
All other	2 50
Total expenditure	\$500 71

ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

F. Regina, President	Toronto.
J. Bakszas, Recording Secretary	Toronto.
A. Morkis, Financial Secretary	Toronto.
O. Karaszauskas, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 22.
 No member died during 1919. Amount of funeral benefits paid during 1919, nil
 Cash standing to credit of Funeral Fund at 31st December, 1919, \$858.89.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Eight members received sick benefits during 1919.

Number of weeks' sickness experienced during 1919, 15.

Sick benefits amounting to \$89.00 were paid.

III. Assets.

Cash on hand	\$32 14
Cash in Royal Bank of Canada	826 75
Total assets	<u>858 89</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made monthly, payable each month.

The Society's accounts were audited 31st December, 1919.

The books of record kept are a Ledger, Minute and Cash Book.

Names and addresses of the auditors for 1919: J. Vasiliauskas and F. Regina,
 Toronto.

Bond of Treasurer, \$100.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$791.00.

Cash received during 1919 from:

Initiation fees	\$7 00
Dues	127 00
Assessments	21 35
Fines	25
Donation	5 00
Interest	25 26
All other	198 43

Total receipts	<u>\$384 29</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Rent, light, heat and taxes	18 00
Travelling expenses	2 05
Salaries	16 50
Interest	3 00
Postage, etc.	2 05
Supplies bought	33 70
All other	149 10

Total expenses of management	<u>\$227 40</u>
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(b) Miscellaneous Expenditure.

Sick benefits	89 00
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Total expenditure	<u>\$316 40</u>
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THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

T. A. Ryan, PresidentToronto.
R. G. B. King, SecretaryToronto.

III. Funeral Benefits.

Funeral benefits are undertaken by Subordinate and auxiliary branches of the Society; total membership, 93.

Number of members of the Society who died during 1919, 2.

Amount of funeral benefits paid during 1919, \$200.00.

Cash to credit of Funeral Fund, \$442.68.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand, Subordinate and auxiliary branches of the Society.

Number of members who received sick benefits during 1919: Subordinate, 12; Auxiliary, 4.

Total amount of benefits paid during 1919: Subordinate, \$170.00; Auxiliary, \$58.00.

Number of weeks' sickness experienced in 1919: Subordinate, 53.

Amount paid for medical attendance in 1919: Subordinate, \$75.50.

V. Assets.

Cash in various banks	\$564 49
Total	<u>\$564 49</u>

VI. Liabilities.—No information.

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1919: One case. The Society's accounts were duly audited January 5th, 1920.

Names and post office addresses of the auditors for 1919: T. A. Ryan, Toronto.

Number of members in Ontario at 31st December, 1919, 93.

Number of members in Ontario who died during 1919, 2.

Amount of death benefits paid to Ontario members during 1919, \$200.00.

Certain changes were made in the constitution during 1919.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$893.58.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash received during 1919 from:			
Initiation fees	\$5 50	.....	.....
Dues	393 09	\$27 91	.....
Assessments	134 81	52 68	.....
Interest and dividends .....	.....	6 18	.....
Rent	36 00	.....	.....
Total receipts	<u>\$569 40</u>	<u>\$96 77</u>	.....

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Law costs	\$172 35	.....	.....
Registration fee	3 00	.....	.....
Rent, light, heat and taxes	203 10	\$27 00	.....
Officers' salaries	83 75	8 00	.....
Printing .....	.....	3 35	.....
Postage, etc.	2 50	2 24	.....
All other	52 10	.....	.....
Total expenses of management	<u>\$516 80</u>	<u>\$40 59</u>	.....

(b) Miscellaneous Expenditure.

Funeral benefits	200 00	.....	.....
Sick benefits	228 00	.....	.....
Medical attendance	75 50	.....	.....
All other .....	.....	26 40	.....
Total expenditure	<u>\$1,020 30</u>	<u>\$66 99</u>	.....

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Aurora, Ont.

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Fred. C. Ward, President	Toronto.
Selby Draper, Vice-President	Toronto.
J. M. Walton, Secretary	Aurora.

I. Funeral Benefits.

Number of members who died during 1919, none.
Total amount of funeral benefits paid, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 9.
Number of members of the Society who received sick benefits during 1919, 2.
Total amount of benefits paid in 1919, \$9.00.
Number of weeks' sickness experienced in 1919, 3.
Total amount of cash standing to credit of Sick Fund at 31st December, 1919. \$199.91.

III. Assets.

Cash value of bonds, debentures, etc.	\$990 00
Cash in Bank of Montreal, Aurora	199 91
	\$1,189 91

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly. Twelve such assessments were made in 1919.
The Society's accounts were duly audited in 1919.
The books of record kept are a Ledger, Minute and Cash Book.

VII. Cash Receipts.

Cash balance, 31st December, 1918, \$204.19.	
Cash received during 1919 from:	
Assessments	\$51 76
Interest and dividends	56 71
	\$108 47
Total receipts	\$108 47

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fee	\$3 00
Sick benefits	9 00
For investments (not extended), \$100.75.	
	<hr/>
Total expenditure	\$12 00
	<hr/>

SOCIETA FIGLI DI MUTUO SOCCORSO ST. ANTONIO DI OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Ottawa, Ont.

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

L. P. Cerceo, PresidentOttawa.
 Vincenzo Macri, SecretaryOttawa.
 Francesco Guzzo, TreasurerOttawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 148.
 One member died in 1919, and \$75.00 funeral benefits were paid.
 One member's wife died during 1919, and \$50.00 benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1919, 23.
 Total amount of sick benefits paid during 1919, \$440.00.
 Number of weeks' sickness experienced in 1919, 88.
 Amount paid for medical attendance, \$78.00.

III. Assets.

Actual cash in Bank of Ottawa, 31st December, 1919	\$1,543 54
Mortgage	500 00
Total assets	<u>\$2,043 54</u>

IV. Liabilities.—None.

V. Miscellaneous.

The books of the Society were duly audited for 1919.
 Names and addresses of auditors for 1919: R. Lapenna and V. Cuccoro.
 A Day Book, Ledger and Cash Book are kept by the Society.
 No changes were made during 1919, in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,889.62.

Cash received during 1919 from:

Application fees	\$63 00
Dues	709 00
Donations	100 00
Interest and dividends	48 92
All other sources	77 00
	<hr/>
Total receipts	\$997 92
	<hr/>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Rent, etc.	20 00
Salaries	25 00
Supplies bought	23 00
Printing, stationery, etc.	103 00
Postage, telephone, etc.	27 00
	<hr/>
Total expenses of management	\$201 00

(b) Miscellaneous Expenditure.

Funeral benefits	75 00
Sick benefits	440 00
Benefits to widows and orphans	50 00
Medical attendance	78 00
	<hr/>
Total expenditure	\$844 00
	<hr/>

HEBREW FRIENDLY SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Chas. Jacobs, President	Toronto.
Max Stern, Secretary	Toronto.
N. Hoffman, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1919, 80.

No members died during 1919, and no funeral benefits were paid.

Two members' children died, and \$25.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 16.

Amount paid for sick benefits, \$145.00.

Number of weeks' sickness experienced, 29.

Amount paid for medical attendance, \$368.88.

III. Assets.

Value of real estate	\$1,080 00
Cash deposited in Dominion Bank	878 32
Total assets	<u>\$1,958 32</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly.

The Society's accounts were audited quarterly during 1919.

The books of record kept are as follows: Day Book, Cash Book and Ledger.

Names and post office addresses of the auditors of accounts for 1919: L. Schemnitz, W. Solomon, and D. Greenberg, Toronto.

No changes were made in regard to sick benefits during 1919.

Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$817.32.

Cash received during 1919 from:

Application fees	\$3 00
Initiation fees	3 00
Dues	516 90
Per capita tax	462 65
Medical fees	370 98

Total receipts	<u>\$1,356 53</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Law costs	18 00
Rent	60 00
Printing, stationery, etc.	95 65
Expenses of special meeting	23 00
Managing officers' salaries, etc.	135 00
Postage	45 24
Premiums for guarantee of lodge officers	10 00
Other management expenses	354 00

Total management expenses	<u>\$743 89</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	145 00
Medical attendance	368 88
Gratuities	12 76

Total expenditure	<u>\$1,295 53</u>
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ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Renfrew, Ont.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Philip Kaman, President	Renfrew.
A. Freemark, Vice-President	Renfrew.
F. Cybulski, Recording Secretary	Renfrew.
A. Stubinsky, Financial Secretary	Renfrew.
John Kilaman, Treasurer	Renfrew.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 47.
One member died during 1919, and \$50.00 funeral benefits were paid.
No members' wives died during 1919.
Amount paid in respect of deceased wives, nil.
Cash standing to credit of Funeral Benefit Fund, \$938.50.

II. Sick Benefits.

Sick benefits are undertaken by the Society. No members received sick benefits during 1919.
Number of weeks' sickness experienced during 1919, none.
No sick benefits were paid.

III. Assets.

Cash in Merchants Bank, Renfrew	\$938 50
Total assets	<u>\$938 50</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
The Society's accounts were audited January 22nd, 1920.
The books of record are Cash Book, Ledger, Minute and Endowment Register.
Names and addresses of the auditors for 1919: A. M. Zgwicki and Thos. Zanta, Renfrew.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$857.42.

Cash received during 1919 from:

Assessments (special)	\$16 30
Dues	119 30
Initiation fees	3 00
Interest and dividends	26 58
Badges, etc.	6 70
All other	6 35

Total receipts	<u>\$178 23</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Rent	20 00
Salaries	8 00
Postage, etc.	1 15
All other	10 00

Total expenses of management	<u>\$42 15</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	50 00
All other expenditure	5 00

Grand total	<u>\$97 15</u>
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THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 24th July, 1905; incorporated, 28th February, 1906.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. Layefsky, Chairman	Toronto.
S. Wolsey, Vice-Chairman	Toronto.
H. Rosenberg, Secretary	Toronto.
H. Pozin, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st December, 1919, was 242.

Number of members who died during 1919, 2.

Amount of funeral benefits paid, \$437.98.

Two members' children died during 1919, and \$46.00 funeral benefits were paid.

Cash standing to credit of Funeral Fund, \$746.05.

II. Sick Benefits.

Sick benefits are undertaken by the Society

Thirty-six members received sick benefits during 1919, amounting to \$680.00.

Number of weeks' sickness experienced during 1919, 136.

Amount paid for medical attendance, 486.75.

Amount of cash standing to credit of the fund, \$2,490.73.

III. Assets.

Cash value of real estate, less incumbrances	\$6,600 00
Cash on hand	25 91
Cash in Dominion Bank	1,262 63
Cash in Royal Bank	532 05
Cash in Union Bank	1,852 04
All other assets	587 40
Total	<u>\$10,860 03</u>

IV. Liabilities.—None.

V. Miscellaneous.

Twenty-six assessments were made during the year 1919

The accounts were duly audited quarterly during 1919.

Names and addresses of the auditors for the year 1919: P. Goodman, O. Rosenblatt, L. Kamarner, and J. Garelick.

Books of record and account kept are: Two Journals, Ledger, Cash Book and Minute Book.

Amount of bond of Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$3,464.02.

Cash received during 1919 from:

Application fees	\$4 50
Assessments	66 35
Initiation fees	50
Per capita tax and levies	46 75
Fines	65
Interest	77 12
Dues	2,806 60
Supplies sold	29 85
Donations	43 75
All other sources	198 95
Cash received from repayment of loan, (not extended), \$20.00.	

Total receipts	\$3,275 02
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Managing officers' salaries	256 00
Printing, postage, and all other	252 18
Supplies bought	113 90
Rent, light, heat and taxes	95 25
Upkeep of cemetery	51 00

Total expenses of management	\$771 33
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(b) Miscellaneous Expenditure.

Funeral benefits	498 98
Benefits to orphans	15 00
Sick benefits	680 00
Medical attendance	486 75
Gratuities to distressed members	236 00
All other	398 35

Total expenditure	\$3,086 41
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YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Incorporated in Ontario 2nd June, 1912.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- I. Gold, PresidentToronto.
- M. Hirshern, Vice-PresidentToronto.
- S. Zaid, TreasurerToronto.
- Harry Zweig, Financial SecretaryToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1919, 35.
No members died during 1919.
Amount of funeral benefits during 1919, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1919, 3.
Amount paid for sick benefits during 1919, \$40.00.
Number of weeks' sickness experienced during 1919, 8.
Amount paid for medical attendance during 1919, \$63.00.

III. Assets.

Value of real estate	\$450 00
Cash value of bonds	500 00
Cash deposited in Bank of Montreal	696 41
Total assets	<u>\$1,646 41</u>

IV. Liabilities—No information.

V. Miscellaneous.

Assessments are made yearly.
The Society's accounts were audited 29th December, 1919.
The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.
Names and addresses of the auditors for 1919: A. Shlinger and A. Sherman, Toronto.
No changes were made during 1919 in the Constitution and Rules in relation to benefits.
Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$584.26.

Cash received during 1919 from:

Dues	\$335 40
Interest and dividends	35 60
Supplies sold	1 40
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Total receipts	\$372 40
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Commission and organization expenses	\$11 00
Registration fee	3 00
Rent, etc.	33 75
Salaries, auditors' and officers' fees	60 00
Postage, telegrams and express	10 00
Printing, stationery and advertising	24 50
Travelling expenses .....	.....
<hr/>	
Total expenses of management	\$142 25

(b) Miscellaneous Expenditure.

Sick benefits	40 00
Medical attendance	63 00
Gratuities	15 00
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Total expenditure	\$260 25
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ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

G. M. Adams, PresidentLondon.
John H. Hisocks, SecretaryLondon.
A. E. Barbour, TreasurerLondon.

I. Currency of Insurance Certificates.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 31st December, 1919, \$1,353,670.00.

II. Movement in Insurance Certificates.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1918	2,868	1,336,545 00
Add contracts taken during 1919, new and renewed	536	.....
Add amount by which various certificates were increased during 1919 .....	.....	94,145 00
Gross number and amount of contracts on foot at any time during 1919.	3,404	1,430,690 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1919	39	21,420 00
Contracts lapsed in 1919.....	263	55,600 00
Total deductions	302	77,020 00
Net contracts on foot 31st December, 1919	3,102	1,353,670 00

III. and IV. Funeral and Sick Benefits.—None.**V. Assets.**

Cash value of mortgages	\$161,824 70
Cash value of bonds and debentures	247,579 30
Cash on deposit to Society's credit in Ontario Loan Debenture Co., London, Ontario	570 40
Interest due and accrued	13,981 64
All other assets	894 50
Total assets	\$424,850 54

VI. Liabilities.

Amount of claims admitted	\$2,380 00
Amount of other liabilities	946 32
Total liabilities	\$3,326 32

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1919.

The books of the Society were audited at the end of each month during 1919.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the auditors for 1919 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1919.

No changes were made during 1918 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, \$5,000.00.

Number of members in Ontario at 31st December, 3,102.

Amount of insurance in force in Ontario at 31st December, \$1,353,670.00.

Number of members in Ontario who died during 1919, 39.

Amount of death benefits paid to Ontario members during 1919, \$23,940.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$15,952.84.

Cash received during 1919 from:

Dues	\$31,410 00
Transfers and duplicates	70 00
Interest and dividends	21,441 46
All other	28 65
Cash received from investments (not extended), \$62,452.55.	

Total cash receipts	\$52,950 11
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IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Commission and organization expenses	\$1,169 00
Registration fee	25 00
Travelling expenses	85 95
Rent, light, heat and taxes	720 57
Managing officers' salaries, officers' fees	2,880 50
Law costs	139 58
Supplies bought	37 58
Printing, stationery and advertising	346 51
Postage, telegrams and express	232 32
Guarantee premiums	25 00
Compensation account to London & Western Trusts Co.	1,058 56
Fees for overseas members	250 00
Other expenses	286 85

Total expenses of management	\$7,257 42
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(b) Miscellaneous Expenditure.

Life insurance claims	23,940 00
Gratuities to distressed members	96 15
All other	280 18
Cash paid for investments (not extended), \$99,211.35.	

Total expenditure	\$31,573 75
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	95	9,500 00	950 00	1	600 00
25-29.....	293	81,100 00	2,930 00	1	700 00
30-34.....	412	169,200 00	4,120 00	4	2,000 00
35-39.....	440	206,455 00	4,400 00	5	2,555 00
40-44.....	471	223,255 00	4,710 00	1	340 00
45-49.....	436	216,805 00	4,360 00	2	1,295 00
50-54.....	368	183,635 00	3,680 00	7	4,060 00
55-59.....	288	133,030 00	2,880 00	7	4,165 00
60-64.....	163	69,615 00	1,630 00	2	1,085 00
65-69.....	91	42,035 00	910 00	3	1,260 00
70-74.....	60	28,595 00	600 00	4	1,960 00
75-79.....	15	6,265 00	150 00	.....	.....
80-84.....	7	4,200 00	70 00	1	700 00
85 and over	2	1,400 00	20 00	1	700 00
Totals.....	3,141	1,375,090 00	31,410 00	39	21,420 00

CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Wm. Roe, Provincial Chief Ruler	Toronto.
Wm. Argyle, Provincial Deputy Ruler,	Toronto.
C. Naylor, Provincial Past Chief Ruler	Toronto.
Thos. Shepherd, Provincial Superintendent of Juveniles	Toronto.
J. M. Tosh, Provincial Treasurer	Toronto.
John E. T. Paterson, Provincial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership: Supreme Body, 16; Subordinate Bodies, 270; Juveniles, 365.

Number of members who died during 1919, 3.

Amount of funeral benefits paid during 1919, \$250.00.

Cash to credit of fund at 31st December, 1919: Supreme Body, \$2,846.46.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1919: Subordinate Bodies, 46.

Amount of benefits paid in 1919, \$821.66.

Number of weeks' sickness experienced in 1919, 246.

Amount paid for medical attendance: Subordinate Bodies, \$538.00; Juvenile, \$293.42.

Cash standing to credit of Sick Benefit Fund at 31st December, 1919: Supreme Body, \$7,563.27; Subordinate, \$409.19; Juvenile, \$292.42.

III. Assets.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of mortgages	\$6,600 00	.....	.....
Cash Value of bonds	3,000 00	.....	.....
Cash on hand	27 37	\$31 52	\$ 38
Cash on deposit in Bank of Montreal, Toronto	1,385 27	403 06	126 48
Cash on deposit in Royal Bank, Toronto .....	.....	146 56	.....
Cash on deposit in Bank of Hamilton, Hamilton ..	.....	.....	52 50
Total assets	\$11,012 64	\$581 14	\$179 36

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited for 1919, on 1st February, 1920.

Books of record kept by the Society are: Contribution, Register, Account and Secretary's and Treasurer's Cash Book.

Names and addresses of auditors for 1919 were as follows: W. A. Gordon and A. Carmichael, Toronto.

Certain changes were made during 1919 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1918 (not extended), \$10,034.36.			
Cash received during 1919 from:			
Initiation fees		\$6 50	\$7 30
Dues	\$1,754 25	322 78	183 11
Assessments	95 81	538 00	293 42
Per capita tax and levies	73 20	69 66	18 65
Supplies sold	95 38	.....	.....
Interest and dividends	565 11	3 55	78
All other sources	1,257 38	91 55	.....
Cash received from repayment of loan (not extended), \$125.00.			
Totals	\$3,841 13	\$1,032 04	\$503 26

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Charter fees .....	.....	..69 66	.....
Registration fee	\$10 00	.....	.....
Law costs	1 00	.....	.....
Supplies bought	2 10	55 64	\$39 74
Travelling expenses	26 60	11 00	.....
Expenses of meeting	8 54	.....	.....
Rent, light, heat and taxes	12 00	183 43	46 00
Officers' salaries	127 50	20 00	.....
Printing, stationery and advertising	91 70	.....	.....
Postage, etc.	33 60	50 20	13 66
All other expenses	86 81	.....	.....
Total expenses of management	\$399 85	\$389 93	\$99 40

(b) Miscellaneous Expenditure.

Funeral benefits	250 00	.....	.....
Sick benefits	821 66	.....	.....
Medical attendance .....	.....	538 00	293 42
All other expenditure	738 70	79 25	27 44
For investments (not extended), \$1,000.00.			
Total expenditure	\$2,210 21	\$1,007 18	\$420 26

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- A. Murayka, PresidentBrantford.
- D. Jakowel, SecretaryBrantford.
- S. Kawalyk, TreasurerBrantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 35.
One member of the Society died during 1919.
Amount paid for funeral benefits during 1919, \$50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1919, 4.
Amount paid for sick benefits, \$45.00.
Number of weeks' sickness experienced during 1919, 9.
Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1919, \$702.65.

III. Assets.

Cash in Bank of Hamilton, Brantford	\$702 65
Total	<u>\$702 65</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
Number of assessments made during 1919, 12.
The Society's accounts were audited December 1st, 1919.
Names and addresses of the auditors of accounts for 1919: S. Layter and O. Kaliyczuk, Brantford.
Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$652.70.

Cash received during 1919 from:

Dues	\$229 26
Total receipts	<u>\$229 26</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$1 50
Registration fee	4 00
Rent, etc.	12 00
Postage, etc.	2 50
Other expenses	10 00
Total expenses of management	<u>\$30 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	45 00
Grand totals	<u>\$125 00</u>

HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

W. T. James, Chairman	Hamilton.
A. B. TenEyck, Treasurer	Hamilton.
B. McSweeney, Secretary	Hamilton.
R. Aitchison, Committeeman	Hamilton.
K. Cassel, Committeeman	Hamilton.
J. Hotrum, Committeeman	Hamilton.
D. L. McCarthy, Committeeman	Hamilton.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which is 124.

Total amount of funeral benefits paid during 1919, \$450.00.

Number of members who died during 1919. 1.

V. Assets.

Cash value of mortgages	\$12,000 00
Cash value of bonds, debentures, etc.	65,185 68
Cash on deposit to Society's credit in Bank of Hamilton	1,951 43
Interest due and accrued	1,187 43
Total	<u>\$80,324 54</u>

VI. Liabilities.—None.**VII. Miscellaneous.**

No action was instituted against the Society during 1919.

Twenty-four assessments were made during 1919.

The accounts for the year 1919 were duly audited January 26th, 1920.

Name and address of auditor: E. A. Dempster, Hamilton.

No changes were made in the Constitution and Rules during the year.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,444.49.

Cash received during 1919 from:

Assessments	\$10,463 18
Interest	3,466 09
Donations	342 50
Paid by city for overseas men	6,930 84
From investments (not extended), \$3,500.00.	

Total receipts	<u>\$21,202 61</u>
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IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Clerk hire	75 50
Safety box	10 00
Travelling expenses	12 25
Postage	90
Printing	80 00
Actuarial expenses	200 00
Refund to members	124 92

Total expenses of management	<u>\$506 57</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	450 00
Total disability benefits	496 29
Pensions	235 08
For investments (not extended), \$22,507.73.	

<u>\$1,687 94</u>

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. A. Cowan, Grand MasterToronto.
H. J. Bentley, Grand ChancellorToronto.
Herbert Morom, Grand AlmonerToronto.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force, 31st December, 1919, \$78,000.00.

II. Movement in Insurance Certificates.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1918.	167	\$ c. 69,750 00
Add contracts taken during 1919, new or renewed.....	20	9,250 00
Gross number and amount of contracts on foot at any time during 1919	187	79,000 00
Deductions :		
Contracts matured.....	2	\$ c. 1,000 00
Contracts lapsed in 1919.....	..	.....
Total deductions extended.....	2	1,000 00
Net contracts on foot 31st December, 1919.....	185	78,000 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1919, was 297.

Number of members who died during 1919, 7.

Total amount of funeral benefits paid during 1919, \$700.00.

Total cash standing to credit of funeral fund, \$1,431.03.

IV. Sick Benefits.

Sick benefits are undertaken by Subordinate Commanderies.

Number of members who received sick benefits during 1919, 48.

Amount of sick benefits paid in 1919, \$858.00.

Number of weeks' sickness experienced in 1919, 220.

Amount paid for medical attendance during 1919, \$399.58.

Total standing to credit of Sick Benefit Fund, \$792.18.

V. Assets.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash value of bonds, etc.	\$8,962 42	.....	.....
Cash on deposit to Society's credit, not drawn against, in various banks	1,734 96	\$1,082 20	\$696 18
Interest due and accrued	49 25	.....	.....
Total assets of Life Insurance Fund (not ex- tended), \$8,872.77.			
Total assets of Sick and Funeral Fund (not ex- tended), \$1,431.03.			
Total assets of General and other funds(not ex- tended), \$393.58.			
All other assets	1,200 00	1,608 75	.....
Total assets	<u>\$11,946 63</u>	<u>\$2,690 95</u>	<u>\$696 18</u>

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1919, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1919.

The accounts of the Society were audited January 22nd, 1919.

Books of record and account kept by the Society: Grand Register and Card System.

Names and post office addresses of the auditors for 1919 were: G. O. Merson & Co., Toronto.

No changes were made in the constitution during 1919.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00.

Number of members in Ontario at 31st December, 1919, 343.

Number of certificate holders in Ontario at 31st December, 1919, 185.

Amount of insurance in force in Ontario at 31st December, 1919, \$78,000.00.

Number of members in Ontario who died during 1919, 7.

Amount of death benefits paid to Ontario members during 1919, \$1,000.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1918 (not extended), \$10,031.08.			
Cash received during 1919 from:			
Application fees	\$37 00	\$8 25	.....
Initiation fees .....	.....	146 05	\$2 55
Dues .....	.....	2,192 27	239 40
Assessments	1,423 55	.....	.....
Per capita tax	423 65	.....	.....
Funeral Fund	559 80	.....	.....
Rent .....	.....	213 76	.....
Supplies sold	16 21	.....	.....
Extension Fund	210 80	.....	.....
Interest and dividends	433 15	12 67	23 58
All other sources	130 00	18 00	.....
Total receipts	\$3,234 16	\$2,591 00	\$265 53

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Per capita tax or levies .....	.....	\$522 73	\$25 25
Commission	\$160 50	.....	.....
Investigation of claims	25 00	.....	.....
Registration fee	3 00	.....	.....
Rent	22 00	220 34	42 92
Supplies bought	22 50	46 37	38 50
Expenses of annual or biennial meeting	166 42	.....	.....
Salaries, officers' and auditors' fees	185 00	198 65	9 05
Storage	16 50	.....	.....
Banquet	113 70	12 54	15 15
Medical examiners' salary	13 75	.....	.....
Fire insurance	3 50	9 18	2 17
Printing, stationery, advertising, etc.	45 87	45 34	5 55
Postage, telegrams, etc.	40 55	93 33	.....
Premiums for guarantee of lodge officers	13 35	4 75	.....
Other expenses	36 22	.....	.....
Total expenses of management	\$867 86	\$1,153 23	\$138 59

(b) Miscellaneous Expenditure.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Life insurance claims	1,000 00	.....	.....
Funeral benefits	700 00	.....	.....
Sick benefits .....	.....	759 00	99 00
Medical attendance .....	.....	399 58	.....
Gratuities to distressed members .....	.....	107 95	2 00
All other expenditure .....	.....	.....	.....
Invested (not extended), \$6,762.42.			
Total expenditure	\$2,567 86	\$2,419 76	\$239 59

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1919.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	9	4,500 00	4 22	.....	.....
25-29.....	12	5,000 00	4 82	.....	.....
30-34.....	35	14,000 00	15 21	1	500 00
35-39.....	34	14,000 00	17 19	.....	.....
40-44.....	33	14,250 00	20 42	.....	.....
45-49.....	25	9,250 00	15 07	.....	.....
50-54.....	14	6,250 00	11 93	.....	.....
55-59.....	14	6,250 00	15 22	.....	.....
60-64.....	4	2,000 00	4 13	1	500 00
65-69.....	2	1,000 00	2 11	.....	.....
70-74.....	2	1,000 00	2 38	.....	.....
75-79.....	1	500 00	2 35	.....	.....
80-84.....	.....	.....	.....	.....	.....
85 and over.....	.....	.....	.....	.....	.....
Totals.....	185	78,000 00	115 05	2	1,000 00

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. Favazza, President	Hamilton.
V. Roggero, Vice-President	Hamilton.
A. del Piero, Secretary	Hamilton.
P. Faleschini, Financial Secretary	Hamilton.
F. di Ciccio, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 54.

Number of members who died during 1919, none.

Amount of funeral benefits paid during 1919, \$174.00.

Funeral benefits paid, in 1919, in respect of deceased wives, \$81.50.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1919, 13.

Amount of benefits paid during 1919, \$339.00.

Number of weeks' sickness experienced in 1919, 56½.

Medical attendance, \$50.00.

Cash to credit of fund at 31st December, 1919, \$371.14.

III. Assets.

Cash on hand	\$14 00
Cash in Royal Bank, Hamilton	357 14
Total assets	<u>\$371 14</u>

IV. Liabilities.—None.

V. Miscellaneous.

One assessment was made during 1919.

The accounts of the Society were duly audited January 5th, 1920.

Name and address of the auditor for the year 1919: A. del Piero, Hamilton.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$286.15.

Cash received during 1919 from:

Application fees	\$4 00
Assessments	737 00
Supplies sold	5 00
Interest and dividends	6 99
Per capita tax and levies	48 00
All other	38 00
	<hr/>
Total receipts	\$838 99
	<hr/>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Officers' salaries	\$72 00
Registration fee	3 00
Rent, etc.	30 00
Printing, etc.	3 00
Postage, etc.	1 50
	<hr/>
Total expenses of management	\$109 50

(b) Miscellaneous Expenditure.

Funeral benefits	255 50
Sick benefits	339 00
Medical attendance	50 00
	<hr/>
Total expenditure	\$754 00
	<hr/>

ZION BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

S. M. Ross, President	Toronto.
B. Jacobs, Vice-President	Toronto.
J. Shipman, Treasurer	Toronto.
P. J. Isaacson, Financial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1919, 190.

One member died during 1919 and funeral benefits were paid amounting to \$85.00.

One members' child died during 1919, and \$10.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 28.

Amount paid for sick benefits, \$293.00

Number of weeks' sickness experienced, 54.

Amount paid for medical attendance, \$283.12.

III. Assets.

War bonds	\$500 00
Cash on deposit to Society's credit in Royal Bank	2,365 60
Total assets	<u>\$2,865 60</u>

IV. Liabilities.—No information.**V. Miscellaneous.**

The books of the Society were duly audited quarterly during 1919.

The following books of record are kept: Cash Book, Ledger and Day Book.

Names and addresses of auditors of accounts for 1919: J. Rosen, S. Samuels, S. M. Ross, H. Frankel, and P. J. Isaacson, Toronto.

No changes were made in the Constitution and By-laws during 1919.

Bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,381.31.

Cash received during 1919 from:

Application fees	\$48 00
Dues	1,422 42
Funeral fund	172 25
Burying ground	266 00
Interest and dividends	30 98
Hospital fund	172 25
Relief fund	224 44
National fund	359 85
Restoration fund	629 04
Cemetery fence	1,377 37
All other	162 05

Total receipts	<u>\$4,864 65</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Rent, light, heat, taxes	80 00
Salaries	97 30
Printing	119 37
Postage, telephones, etc.	86 89
Insurance	5 00

<u>\$391 56</u>

(b) Miscellaneous Expenditure.

Funeral expenses	159 00
Benefits to widows and orphans	95 00
Hospital fund	8 50
Sick benefits	293 00
Medical attendance	283 12
Relief fund	30 44
National fund	122 00
Restoration fund	500 00
Cemetery fence and gate	1,667 86
All other	329 88

Grand total	<u>\$3,880 36</u>
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BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized in 1911; incorporated in Ontario, 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Chas. Smith, PresidentHamilton.
 A. G. Tribbeck, SecretaryHamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 147.

Number of members who died during 1919, 1.

Amount paid for funeral benefits, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1919, 29.

Amount of benefits paid during 1919, \$275.00.

Number of weeks' sickness experienced in 1919, 91½.

Amount paid for medical attendance during 1919, \$50.00.

Total amount to credit of Sick Benefit Fund, \$74.78.

III. Assets.

Cash on hand	\$74 78
Total	<u>\$74 78</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made monthly.

Number of assessments made during 1919, 12.

The Society's accounts were audited December 31st, 1919.

Name and address of the auditor of accounts for 1919: Miss M. Humphrey, Hamilton, Ont.

Books of record and account kept: Cash Book, Journal and Ledger.

Certain changes were made during 1919, in the organization or management or in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$47.38.

Cash received during 1919 from:

Dues	\$397 75
	<hr/>
	\$397 75
	<hr/>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Supplies bought	2 35
	<hr/>
Total expenses of management :	\$5 35

(b) Miscellaneous Expenditure.

Sick benefits	275 00
Medical attendance	50 00
Gratuities to distressed members	40 00
	<hr/>
Total expenditure	\$370 35
	<hr/>

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ont.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Wm. Maxwell, President	Hamilton.
Thos. Champ, Vice-President	Hamilton.
Thos. Barnes, Secretary	Hamilton.
Thos. Holt, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 376.
 Number of members of the Society who died during 1919, none.
 Total amount of funeral benefits paid during 1919, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1919, 112.
 Total amount of benefits paid in 1919, \$1,244.35.
 Number of weeks' sickness experienced in 1919, 350.
 Total amount of cash standing to credit of Sick Fund at 31st December, 1919, \$228.50.

III. Assets.

Victory bonds	\$700 00
Cash in Bank of Hamilton	228 50
Total assets	<u>\$928 50</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks.
 Number of assessments made during 1919, 13.
 The accounts of the Society were audited on January 14th, 1920.
 The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.
 Names and addresses of auditors of accounts for 1919: L. Mackenzie, and A. Lay, Hamilton, Ont.
 No changes were, during 1919, made in the Constitution and Rules.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,058.97.

Cash received during 1919 from:

Dues	\$1,206 70
Interest and dividends	49 95
All other	8 75
Total receipts	<u>\$1,265 40</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Expenses of annual meeting	50 00
Supplies bought	3 52
Salaries	85 00
Clerk hire	10 00
Total expenses of management	<u>\$151 52</u>

(b) Miscellaneous Expenditure.

Sick benefits	<u>1,244 35</u>
Total expenditure	<u>\$1,395 87</u>

IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario, 23rd, December, 1911.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

T. Cushing, President	Toronto.
J. Piggott	
G. N. Hill, Secretary-Treasurer	Toronto.
S. Hoovy,)	Toronto.
J. Abbott,)	Toronto.
A. Colby,)	Toronto.
J. B. Fair,)	Toronto.
.....Executive.....	

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 75.

Number of members who received sick benefits during 1919, 11.

Amount of sick benefits paid during 1919, \$143.24.

Number of weeks' sickness experienced during 1919, 30 $\frac{1}{3}$.

Amount standing to credit of Sick and Funeral Benefit Fund, \$182.32.

III. Assets.

Cash in Bank of Toronto, Toronto \$182 32

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made monthly, and are payable on the first Friday of the month.

Twelve assessments were made during 1919.

The books were duly audited for 1919, July and December 31st, 1919.

Names and addresses of the auditors for 1919: W. Ward and G. R. Smith, Toronto.

Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. Cash Receipts.

Cash balance, 31st December, 1918, \$107.75.

Cash received during 1919 from:

Dues	\$258 40
Interest	3 19
Total receipts	<u>\$261 59</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Secretary's salary	10 00
Postage, etc.	78
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Total expenses of management	\$13 78

(b) Miscellaneous Expenditure.

Sick benefits	143 24
All other	30 00
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Total expenditure	<u>\$187 02</u>

EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY, LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Meaford, Ontario.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- R. F. Kent, PresidentMeaford, Ont.
- W. Phillips, Vice-PresidentMeaford, Ont.
- M. Coulter, Secretary-TreasurerMeaford, Ont.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 118.
Number of members who died during 1919, none.
Amount of funeral benefits paid in 1919, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1919, 37.
Amount of benefits paid in 1919, in respect of sick members, \$411.46.
Number of weeks' sickness experienced in 1919, 82 2-7.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1919,
\$769.12.

III. Assets.

Victory bonds	\$400 00
Cash in Molsons Bank, Meaford	369 12
Total	<u>\$769 12</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were audited July and December, 1919.
Names and addresses of the auditors of accounts for 1919: W. Lyon and Harvey
Dillon, Meaford, Ont.
Books of record and account kept: Cash Book and Disbursement Book.
No changes were made during 1919 in the organization, management or Constitu-
tion and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$554.90.

Cash received during 1919 from:

Dues	\$623 20
Interest	27 34
Total receipts	<u>\$650 54</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$0 50
Registration fee	3 00
Salaries, officers' and auditors' fees	15 00
Supplies bought	1 50
Total expenses of management	<u>\$20 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	411 46
Other expenditure	4 86
Total expenditure	<u>\$436 32</u>

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. Rubin, President	Toronto.
S. Glazer, Treasurer	Toronto.
S. Weinberg, Financial Secretary	Toronto.
L. Krugel, Recording Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 145.

Number of members of the Society who died during 1919, one, and \$150.00 funeral benefits were paid.

One member's wife died and \$50.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 13.

Amount paid for sick benefits during 1919, \$282.00.

Number of weeks' sickness experienced during 1919, 41.

Amount paid for medical attendance during 1919, \$412.25.

III. Assets.

Real estate	\$1,500 00
Victory bonds	650 00
Cash in Royal Bank	1,241 19
Total	\$3,391 19

IV. Liabilities.—No information.

V. Miscellaneous.

The Society's accounts were duly audited in 1919.

Names and addresses: M. Rizer and M. Kirshenbaum, Toronto.

The books of record or account kept are: Record Book, Ledger, etc.

No changes were made in 1919 in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Secretary, \$100.00.

Amount of bond of Treasurer, \$100.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,033.88.

Cash received during 1919 from:

Application fees	\$41 00
Dues	2,558 66
Interest	8 25
Total receipts	<u>\$2,607 91</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Expenses of annual meeting	15 00
Salaries	210 80
Supplies bought	98 00
Rent, light, heat and taxes	146 50
Printing, stationery and advertising	113 45
Total expenses of management	<u>\$586 75</u>

(b) Miscellaneous Expenditure.

Funeral benefits	129 10
Benefits to widows and orphans	200 00
Sick benefits	282 00
Medical attendance	412 25
Gratuities	290 00
Victory bonds (not extended), \$500.00.	

Total expenditure	<u>\$1,900 10</u>
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NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. Pillsbury, PresidentToronto.
A. Harvey, Vice-PresidentToronto.
James S. Morrison, TreasurerToronto.
Geo. Clarke, SecretaryToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 108.
Number of members who died during 1919, none.
Amount paid for funeral benefits, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1919, 10.
Amount of benefits paid during 1919, \$110.80.
Number of weeks' sickness experienced in 1919, 27 4-7.
Total amount to credit of Sick Benefit Fund, \$195.41.

III. Assets.

Cash in Standard Bank, Toronto	\$195 41
Total	<u>\$195 41</u>

IV. Liabilities.—No information.

V. Miscellaneous.

Assessments are made semi-monthly.
Number of assessments made during 1919, 22.
The Society's accounts were audited March 6th, 1920.
Names and addresses of the auditors of accounts for 1919: Thos. Fee and D. Senick,
Toronto.
Books of record and account: Cash Book, Minute and Order Books.
No changes were made during 1919 in the organization or management or in the
constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$19.81.

Cash received during 1919 from:

Dues	\$304 40
Total receipts	<u>\$304 40</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Officers' salary	15 00
Total management expenses	<u>\$18 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	110 80
Total expenditure	<u>\$128 80</u>

DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919

Head Office, Toronto, Ontario.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. S. Collins, President	Toronto.
J. Langstone, Vice-President	Toronto.
L. P. Arlett, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1919, 921.

Five members died during 1919.

Funeral benefits paid during 1919, \$150.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1919, 197.

Amount paid for sick benefits, \$2,028.46.

Number of weeks' sickness experienced, 507.

Amount paid for medical attendance, \$1,381.50.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$1,266.93.

III. Assets.

Cash on hand	\$152 68
Cash deposited in Bank of Commerce	1,114 25
Total assets	<u>\$1,266 93</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are semi-monthly.

The Society's accounts were audited June 30th and December 31st, 1919.

The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.

Names and post office addresses of the auditors of accounts of 1919: J. E. Jones and H. J. H. Pole, Toronto.

No changes were made in regard to sick benefits during 1919.

Bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$619.39.

Cash received during 1919 from:

Assessments	\$4,215 90
Interest	25 00
Donations	350 00
Total receipts	<u>\$4,590 90</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$10 00
Expenses of annual meeting	105 65
Salaries	242 50
Printing, etc.	11 00
Premium for guarantee of lodge officer	5 00
Postage, etc.	9 25
Total expenses of management	<u>\$383 40</u>

(b) Miscellaneous Expenditure.

Funeral benefits	150 00
Sick benefits	2,028 46
Medical attendance	1,381 50
For investments (not extended), \$501.62.	

Grand total	<u><u>\$3,943 36</u></u>
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GOOLD, SHAPLEY & MUIR COMPANY EMPLOYEES' RELIEF ASSOCIATION

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Brantford, Ontario.

Organized, April 24th, 1913; incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- Peter Noble, PresidentBrantford.
- B. T. Leggett, Vice-PresidentBrantford.
- E. A. Danby, TreasurerBrantford.
- Walter J. Davies, SecretaryBrantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1919, 198.
No members died during 1919.
Amount of funeral benefits during 1919, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1919, 38.
Amount paid for sick benefits during 1919, \$630.80.
Number of weeks' sickness experienced during 1919, 158.
Amount standing to credit of sick benefit fund, \$284.07.

III. Assets.

Cash deposited in Bank of Montreal, Brantford	\$284 07
Total assets	<u>\$284 07</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks, also special assessments.
Sixteen assessments were made during 1919.
The Society's accounts were audited January 22nd, 1920.
The books of record are: Account Book, Minute Book and Financial Assessment Books.
Names and addresses of the auditors for 1919: Alex. Grieve and Chas. G. Pryce, Brantford.
Certain changes were made during 1919 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$171.19.

Cash received during 1919 from:

Assessments and dues	\$783 25
Interest	7 51
Donation	18 30
<hr/>	
Total receipts	\$809 06
<hr/>	

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$2 00
Salaries, auditors' and officers' fees	37 00
Postage	2 08
Printing	23 30
<hr/>	
Total expenses of management	\$65 38

(b) Miscellaneous Expenditure.

Sick benefits	630 80
<hr/>	
Total expenditure	\$696 18
<hr/>	

CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, London, Ontario.

Incorporated in Ontario, June 27th, 1913.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

L. S. Holmes, M.D., Grand Master	London.
Robert E. Ruse, Deputy Grand Master	London.
E. W. J. Griffith, Grand Secretary	London.
W. G. R. Bartram, Grand Treasurer	London.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society, with a membership of 87.
 Number of members who received sick benefits in 1919, 7.
 Total amount paid for sick benefits in 1919, \$92.09.
 Number of weeks' sickness experienced in 1919, 18 3-7.
 Balance to credit of fund, 31st December, 1919, \$759.61.

III. Assets.

Cash standing to credit in Home Bank, 31st December, 1919	\$709 77
Cash on hand	63 20
All other assets	135 00
Total assets	<u>\$907 97</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made monthly. Twelve such assessments were made in 1919.
 The Society's accounts were audited January 15th, 1920.
 The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.
 Names and addresses of the auditors for 1919: M. J. Abbott and S. S. Hugell,
 London.

Amount of bond of Secretary, \$250.00.
 Amount of bond of Treasurer, \$250.00.

VII. Cash Receipts.

Cash balance, 31st December, 1918, \$664.64.

Cash received during 1919 from:

Initiation fees	\$2 00
Per capita tax and levies	50 60
Dues	206 30
Interest	16 45

Total receipts	<u>\$275 35</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Supplies	8 25
Travelling expenses	57 75
Postage	5 08

Total management expenses	<u>\$74 08</u>
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(b) Miscellaneous Expenditure.

Per capita tax or levies	85
Sick benefits	92 09

Total expenditure	<u>\$167 02</u>
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ST. DAVID'S Y. P. U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Incorporated in Ontario, 30th January, 1914.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- A. J. Taylor, PresidentToronto.
- K. B. Paterson, TreasurerFairbank.
- J. B. Whiteley, SecretaryToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1919, 307.
Three members died during 1919.
Funeral benefits paid during 1919, \$225.00.
Total amount of cash standing to credit of Funeral Benefit Fund, 31st December, 1919, \$206.57.

II. Sick Benefits.

Number of persons who received sick benefits during 1919, 59.
Amount paid for sick benefits, \$986.57.
Number of weeks' sickness experienced, 226.
Amount paid for medical attendance, \$65.10.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$514.36.

III. Assets.

Cash deposited in Bank of Montreal, Toronto	\$720 93
Total assets	\$720 93

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
Twelve assessments were made during 1919.
The Society's accounts were audited December 12th, 1919.
The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.
Names and post office addresses of the auditors of accounts of 1919: Chas. H. Knight, Jas. T. Sinclair, Toronto.
Certain changes were made in regard to sick benefits during 1919.
Amount of bond of Secretary, \$250.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$717.49.

Cash received during 1919 from:

Application fees	\$9 25
Assessments	2,092 20
Fines	6 70
Per capita tax	35 00
Degrees and cards	17 05
Interest and dividends	21 10
Dues (medical attendance)	65 10
All other	3 33

Total receipts	<u>\$2,249 73</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fees	\$3 00
Expenses of annual meeting	7 50
Rent, light, heat and taxes	7 00
Salaries	129 35
Printing, etc.	64 80
Postage, etc.	19 05
Guarantee of lodge officers	2 50

Total expenses of management	<u>\$233 20</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	225 00
Sick benefits	986 57
Medical attendance	65 10
Dividend	736 42

Grand total	<u>\$2,246 29</u>
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TORONTO AND NIAGARA POWER COMPANY'S MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ontario.

Incorporated in Ontario, March 5th, 1914.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Thos. H. Bailey, PresidentToronto.
Wm. Davis, Vice-PresidentToronto.
Edward Felton, Secretary-TreasurerToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1919, 184.

Four members died during 1919.

Funeral benefits paid during 1919, \$160.00.

Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1919, \$100.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1919, 57.

Amount paid for sick benefits, \$794.00.

Number of weeks' sickness experienced, 216.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$100.00.

III. Assets.

Cash on hand	\$16 35
Cash deposited in Imperial Bank, Toronto	183 65
Total assets	<u>\$200 00</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made twice a month.

Twenty-four assessments were made during 1919.

The Society's accounts were audited December 12th, 1919.

The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurer's Receipt Book.

Names and post office addresses of the auditors of accounts of 1919: R. Manser, and W. G. Wildey, Toronto.

Certain changes were made in the constitution and by-laws during 1919.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$218.70.

Cash received during 1919 from:

Application fees	\$31 50
Assessments	1,134 25
Interest	5 30

Total receipts	<u>\$1,171 05</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$0 75
Registration fees	3 00
Salaries	38 10
Postage	1 00

Total expenses of management	<u>\$42 85</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	160 00
Sick benefits	794 00
Dividends to members	192 90

Grand total	<u>\$1,189 75</u>
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SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ontario.

Organized February 27th, 1914; incorporated in Ontario, 1st April, 1914.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

I. Lo Presto, PresidentToronto.
A. Azzarello, Financial SecretaryToronto.
M. Calderone, TreasurerToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 144.
Number of members who died during 1919, none.
Amount of funeral benefits paid during 1919, nil.
Cash to credit of fund at 31st December, 1919, \$2,719.17.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1919, 28.
Amount of benefits paid in 1919, \$515.00.
Number of weeks' sickness experienced in 1919, 103.
Amount paid for medical attendance during 1919, \$242.15.

III. Assets.

Cash in Bank of Toronto, Toronto	\$2,719 17
Total assets	<u>\$2,719 17</u>

IV. Liabilities.—None.

V. Miscellaneous.

Four assessments were made during 1919.
The accounts of the Society were duly audited December 31st, 1919.
Names and addresses of the auditors for the year 1919: F. Calderone, V. Leo, and
S. Merlocco, Toronto.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$2,454.43.

Cash received during 1919 from:

Application fees	\$13 00
Dues	803 50
Assessments	340 65
Fines	2 50
Supplies sold	38 05
Interest and dividends	80 19
All other sources	97 65

Total receipts	<u>\$1,375 54</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$2 00
Registration fees	3 00
Supplies bought	16 00
Salaries	105 00
Rent and heat, etc.	67 50
Printing	107 65
Postage	17 50

Total expenses of management	<u>\$318 65</u>
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(b) Miscellaneous Expenditure.

Sick benefits	515 00
Medical attendance	242 15
Gratuities	35 00

Total expenditure	<u>\$1,110 80</u>
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CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF CARPENTERS AND JOINERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Jas. M. Strachan, President	Toronto.
Chas. T. Baker, Treasurer	Toronto.
William W. Young, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 3,047 (Ontario, 1,526).

Number of members who died during 1919, in Ontario, 6.

Amount of funeral benefits paid in 1919, \$325.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 31 (Ontario).

Amount of benefits paid in 1919, in respect of sick members, \$700.48 (Ontario).

Number of weeks' sickness experienced in 1919, 260 5-7.

III. Assets.

	Supreme.	Subordinate.
Cash in hands of treasurer .....	.....	\$1,532 92
Cash in various banks	\$4,426 34	7,240 06
Total	\$4,426 34	\$8,772 98

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are payable every two weeks and a special levy quarterly. Four such special assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1919: G. Thomson and A. E. Ford, Toronto.

Books of record and account kept: Cash Book and Due Book.

No changes were made during 1919, in the organization or management and in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.*Executive Board.*

Cash balance from 1918 (not extended), \$1,333.68.

Cash received during 1919 from:

General office	10,000 00
Received from branches	3,016 59
Interest	44 73
Supplies	60
Postage	4 20

 \$13,066 12

VIII. Cash Expenditure.

Cash paid during 1919 for:

Law costs	\$16 00
Registration fee	10 00
Rent and storage	280 00
Postage and express	113 84
Special delegations	984 50
Monthly Journal	235 06
Banking expenses	25 09
Auditing accounts	14 92
Supplies	660 63
Salaries	658 38
Insurance	6 38
Remitted to branches	6,200 00
Depreciation of currency in exchange	989 04

 \$10,193 84

IX. Cash Receipts.*Branch Accounts.*

Cash balance from 1918 (not extended), \$8,671.62.

Cash received during 1919 from:

Initiation fees	\$2,289 00
Dues	19,840 79
Supplies	140 18
Interest	207 83
Executive Board	6,200 00
All other	30 13

 \$28,707 93

X. Expenditure.

Cash paid during 1919 for:

Special delegations	\$2,764 73
Meetings	114 22
Premiums	98 00
Postage	278 79
Stationery and printing	226 30
Salaries	1,786 24
Rent	1,536 78
Banking expenses	144 41
Auditing accounts	209 78
Per capita to U. B.	2,530 00
Delegates to councils	735 34
Sick benefits	1,455 98
Funeral benefits	595 00
Superannuation	2,745 95
Gratuities (to unemployed, etc.)	2,963 49
Remitted to District Office, Toronto	3,016 59
Strike benefit	7,149 95
All other	34 64
	<hr/>
	\$28,386 19

SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Niagara Falls, Ont.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Jos. M. Garbellano, PresidentNiagara Falls.
 A. D'Agostino, SecretaryNiagara Falls.
 G. Costango, TreasurerNiagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 37.
 No member died during 1919, and no funeral benefits were paid.
 Amount standing to credit of Fund, \$150.00.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 10.
 Total amount of sick benefits paid during 1919, \$160.00.
 Number of weeks' sickness experienced during 1919, 32.
 Amount paid for medical attendance, \$60.00.
 Amount standing to credit of Fund, \$88.75.

III. Assets.

Cash on hand	\$21 78
Cash in Imperial Bank, Niagara Falls	216 97
Total assets	<u>\$238 75</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every month. Twelve assessments were made during 1919.
 The books of the Society were duly audited December 23rd, 1919.
 Three books of record are kept.
 Names and addresses of auditors of accounts of 1919: Bruno Penna, Rocco De Lucia, Niagara Falls.
 No changes were made during 1919 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$245.00.

Cash received during 1919 from:

Application fees	\$14 00
Dues	333 00
Interest and dividends	10 00
Total	<u>\$357 00</u>

VIII. Cash Expenditure.

(a) *Expenses of Manageemnt.*

Cash paid during 1919 for:

Registration fee	\$3 00
Supplies	21 00
Travelling expenses	12 00
Rent, light, heat, etc.	40 00
Printing	10 00
Postage	3 95
Expenses of management	<u>\$89 95</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	160 00
Medical attendance	60 00
Gratuities	53 30
	<u>\$363 25</u>

KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. Ladowsky, President	Toronto.
F. Gilbert, Vice-President	Toronto.
G. Tenenbaum, Financial Secretary	Toronto.
F. Golla, Treasurer	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.
 The total membership at 31st December, 1919, 120.
 Number of members of the Society who died in 1919, one.
 Amount of funeral benefits paid, \$75.00.
 Cash standing to credit of Fund, \$1,402.56.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 13.
 Total amount of benefits paid in 1919, \$290.00.
 Number of weeks' sickness experienced in 1919, 58.
 Amount paid for medical attendance, \$288.02.

III. Assets.

Cash on deposit in Bank of Toronto, Toronto	\$1,402 56
Cash value of real estate	555 97
Total	<u>\$1,958 53</u>

IV. Liabilities.—None.

V. Miscellaneous.

One assessment was made during the year.
 The Society's accounts for 1919 were audited quarterly.
 The following books of record and account are kept: Cash Book, Ledger and Record Books.
 The names and post office addresses of the auditors for 1919: K. Horovitz and S. Moshenberg, Toronto.
 No changes were made in 1919 in the organization or management of the Society or in relation to benefits.
 Amount of bond of Treasurer, \$150.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$983.32.

Cash received during 1919 from:

Application fees	4 00
Dues	1,433 39
Per capita tax and levies	101 05
Received from other sources	150 00
Repayment of loan (not extended), \$90.00.	

Total receipts	\$1,688 44
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Commission and organization fees	\$23 00
Registration fee	3 00
Interest	4 50
Supplies	12 30
Salaries	8 00
Printing, stationery and advertising	59 61
Postage, telegrams and express	47 32
Rent, etc.	54 00
Other expenses	150 00
	<u>\$361 73</u>

(b) Miscellaneous Expenditure.

Benefits to widows and orphans	75 00
Funeral benefits (children)	50 00
Sick benefits	290 00
Medical attendance	288 02
Gratuities	119 45
Cemetery	175 00

Grand total	<u>\$1,359 20</u>
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THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ontario.

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

John Dobrea, PresidentHamilton.
 Wm. Sarautz, SecretaryHamilton.
 I. Buzilo, TreasurerHamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 12.
 Number of members who died during 1919, none.
 Amount of funeral benefits paid during 1919, nil.
 Cash standing to credit of Fund, \$472.59.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1919, none.
 Amount of benefits paid in 1919, nil.
 Number of weeks' sickness experienced in 1919, none.
 Cash standing to credit of Sick Fund, \$472.59.

III. Assets.

Cash in Molsons Bank, Hamilton	\$472 59
Total assets	<u>\$472 59</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made annually.
 The books of the Society were duly audited in December, 1919.
 Name and address of the auditor for 1919: William Sarautz, Hamilton.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$240.43.

Cash received during 1919 from:

Dues	\$127 89
Application fees	75 00
Degrees and cards	36 00
Donation	4 50
All other	17 32
Cash from repayment of loan (not extended), \$60.00.	

Total receipts	<u>\$260 71</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Expenses of annual meeting	24 50
Law costs	12 00
Rent, light, heat, etc.	22 25
Travelling expenses	20 80
Printing, etc.	6 00

Total expenses of management	<u>\$88 55</u>
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(b) Miscellaneous Expenditure.—Nil.

HAY & COMPANY EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Woodstock, Ontario.

Incorporated 12th December, 1904.

The Executive Officers of the Association at the 31st December, 1919, were as follows:

A. H. Morrison, President	Woodstock.
H. J. Watson, Treasurer	Woodstock.
J. G. Harrison, Secretary	Woodstock.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 118.

Number of members who received sick benefits during 1919, 18.

Amount of sick benefits paid during 1919, \$128.00.

Number of weeks' sickness experienced during 1919, 43.

Total cash standing to the credit of the fund at 31st December, 1919, \$136.07.

III. Assets.

Cash in Royal Bank, Woodstock	\$136 07
Total assets	<u>\$136 07</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made every month and extra when necessary.

Thirteen assessments were made during 1919.

The books were duly audited January 9th, 1920.

Names and addresses of the auditors for 1919: W. Bell and J. F. Adderley, Woodstock.

The following books of record are kept: Cash Book, Minute Book and Dues Book.

No changes were made during 1919 in the Constitution and Rules.

VII. Cash Receipts.

Cash balance, 31st December, 1918, \$61.07.

Cash received during 1919 from:

Dues	\$227 25
Total receipts	<u>\$227 25</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registraton fee	\$3 00
Officers' salaries	20 00
Other expenses	1 25
<hr/>	
Total expenses of management	\$24 25

(b) Miscellaneous Expenditure.

Sick benefits	128 00
<hr/>	
Grand total	<u>\$152 25</u>

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Major Jas. W. White, President	Toronto.
H. Cansdale, Vice-President	Toronto.
J. M. Burns, Secretary	Toronto.
G. H. Youell, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1919, 492.

Number of members who died during 1919, 5.

Amount paid for funeral benefits, \$220.00.

II. Sick Benefits.

Number of members who received sick benefits in 1919, none.

Total amount of benefits paid in 1919, in respect of sick members, nil.

III. Assets.

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Cash value of bonds	\$2,000 00
Bank of Commerce, Toronto	958 89
Other assets	285 30
Total assets	<u>\$3,244 19</u>

IV. Liabilities.—None.

V. Miscellaneous.

No assessments are made, monthly payments being required.

The following books of record are kept: Minute Book, Cash Book and Ledger.

The accounts were audited June, 1919, and January, 1920.

Names and addresses of auditors for 1919 were as follows: H. T. Sweet and P. Hewlett, Toronto.

Treasurer's bond, \$200.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$976.58.

Cash received during 1919 from:

Honorary members	\$101 00
Initiation fees	470 00
Dues	977 46
Charter fees	259 45
Donations	146 41
Interest	91 87
Other sources	298 09
Total	\$2,344 28

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Salaries, officers' and auditors' fees	\$146 00
Registration fee	3 00
Supplies bought	246 10
Travelling expenses	30 20
Printing, postage, etc.	222 73
Rent, light, etc.	66 50
Postage, telegrams, etc.	62 31
Premium for guarantee of lodge officer	1 00
All other	120 38
Total expenses of management	\$898 22

(b) Miscellaneous Expenditure.

Funeral benefits	220 00
Medical attendance	138 75
All other	105 00
For investments (not extended), \$1,000.00.	
Total expenditure	\$1,361 97

OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- P. M. Draper, PresidentOttawa.
- A. Reny, Vice-President.....Ottawa.
- J. K. Peffers, Secretary-TreasurerOttawa.
- G. S. Duncan, Recording SecretaryOttawa.
- A. E. Sheppard, Corresponding SecretaryOttawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Local Union.
Total membership of Local Union, 422.
Six members of the Society died during 1919.

II. Sick Benefits.

Sick benefits are undertaken by the local body.
Number of members of the Society who received sick benefits during 1919, 80.
Total amount of benefits paid in 1919, \$1,075.00.
Number of weeks' sickness experienced in 1919, 215.
Total amount of cash standing to credit of Sick Fund, \$325.00.

III. Assets.

Cash on deposit in Bank of Nova Scotia	\$325 00
Total	325 00

IV. Liabilities.—None.

V. Miscellaneous.

When were the Society's accounts audited? Quarterly.
Names and addresses of the auditors for 1919 were: J. I. Dioune, James McCann and Harry Lamb, of Ottawa.
Books of account kept by the Secretary are: Ledger and Day Book.
No changes were made in the organization or management of the Society during 1919.
Amount of Secretary-Treasurer's bond, \$1,500.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$368.37.

Cash received during 1919 from:

Dues	\$1,022 63
Interest	9 00
Total receipts	<u>\$1,031 63</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Sick benefits	<u>\$1,075 00</u>
Total expenditure	<u>\$1,075 00</u>

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario, 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. E. Jarrott, PresidentToronto.
J. Weatherburn, Secretary-TreasurerToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 1,180.
Number of members who died during 1919, 6.
Amount of funeral benefits paid in 1919, \$300.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1919, 34.
Amount of benefits paid in 1919, in respect of sick members, \$657.00.
Number of weeks' sickness experienced in 1919, 219.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1919,
\$1,907.11.

III. Assets.

Cash value of real estate	\$35,200 00
Cash in Imperial Bank	6,363 95
Furniture, etc.	1,500 00
Total assets	<u>\$43,063 95</u>

IV. Liabilities.

Due on mortgage	\$156 00
Salaries, etc.	284 49
	<u>\$440 49</u>

V. Miscellaneous.

Dues are payable quarterly by the members.
The books of the Society were audited quarterly in 1919.
Books of record or account kept: Ledger and Blotter and Cash Book.
The name and post office address of the auditor for 1919 was as follows: Norman B. McLeod, Toronto.
No changes were made during 1919 in the Constitution and Laws in relation to benefits.
Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$2,336.59.

Cash received during 1919 from:

Application fees	\$5,521 00
Dues	4,270 95
Assessments	23 00
Interest and dividends	93 50
Fines	91 00
Supplies sold	48 00
Rent	1,297 75
All other sources	331 20

Total	<u>\$11,676 40</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fee and license	\$30 00
Interest on mortgage	331 50
Supplies bought	70 00
Rent, light, heat and taxes	1,282 99
Managing officers' salaries and auditors' fees	2,105 00
Printing, etc.	455 00
Travelling expenses	240 00
Postage, telegrams, etc.	99 79
All other	755 06

Total	<u>\$5,369 34</u>
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(b) Miscellaneous Expenditure.

Per capita tax and levies	\$632 90
Funeral benefits	300 00
Sick benefits	657 00
Gratuities	289 80
For investments (not extended), \$400.00.	

Total expenses	<u>\$7,249 04</u>
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ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

C. J. Foy, Provincial President	Perth.
Samuel Cross, Vice-President	Ottawa.
Thos. R. Donovan, Provincial Secretary	Ottawa.
J. P. Travers, Provincial Treasurer	Toronto.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 990.
 Number of members of the Society who died during the year 1919, 22.
 The total amount of funeral benefits paid during 1919, \$6,572.00.

IV. Sick Benefits.

Number of members who received sick benefits during 1919: Subordinate bodies, 100.
 Total amount of sick benefits paid during 1919: Subordinate bodies, \$1,774.50.
 Number of weeks' sickness experienced in 1919: Subordinate lodges, 355.
 Amount paid for medical attendance during 1919: Subordinate lodges, \$641.47.

V. Assets.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	\$10,200 00	
Cash value of bonds	5,000 00	
Cash in Standard Bank, Toronto	2,400 35	
Cash in Standard Bank, Ottawa	3,675 34	
Cash in Bank of Nova Scotia, Ottawa	1,740 72	
Cash in Capital Trust Corporation	1,248 00	
All other assets		\$3,512 17
	<hr/>	<hr/>
	\$24,264 41	\$3,512 17

VI. Liabilities—None.

VII. Miscellaneous.

Assessments on account of benefit certificates are made quarterly.
 Four assessments were made during the year 1919, payable 1st January, April, July and October.

The books and accounts were duly audited March 15th, 1920.
 Names of auditors: Cunningham & Co., Ottawa.

The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.

Amount of bond of Grand Treasurer, \$15,000.00.

Amount of bond of Grand Secretary, \$500.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balance from 1918 (not extended), \$29,812.15.		
Cash received during 1919 from:		
Application fees		\$64 00
Dues		5,080 02
Per capita tax	\$829 50	27 10
Assessments	4,093 10	3,637 60
Supplies sold	21 51	
Interest	1,008 94	835 49
Premiums	13 10	
Total	\$5,966 15	\$9,644 21

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1919 for:		
Commission and organization expenses	\$54 00	.....
Per capita tax .....	.....	\$436 83
Registration fee	10 00	.....
Medical examiner's salary	100 00	.....
Board meeting	401 82	.....
Supplies bought	36 25	47 50
Rent, light, heat and taxes .....	.....	828 89
Officers' salaries, auditors' fees	390 00	502 40
Postage, etc.	80 43	90 39
Guarantee premiums	72 45	19 70
Interest and exchange	3 22	.....
Expenses of Annual Meeting	357 95	.....
Total expenses of management	\$1,506 12	\$1,925 71

(b) Miscellaneous Expenditure.

Endowments or payments in nature thereof	9,572 00	3,318 85
Per capita tax or levies .....	.....	322 65
Gratuities .....	.....	668 22
Sick benefits .....	.....	1,774 50
Medical attendance .....	.....	641 47
Other expenditure	250 00	666 41
Total expenditure	\$8 328 12	\$9,317 81

SONS OF LITHUANIA BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Incorporated 8th December, 1914.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

P. Natijosoitis, President	Toronto.
J. Petravitch, Recording Secretary	Toronto.
M. Mikalojunos, Financial Secretary	Toronto.
A. Beliskas, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken, with a membership of 67.
Number of members who died during 1919, none.
Amount of funeral benefits paid during 1919, nil.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 14.
Amount of sick benefits paid during 1919, \$162.00.
Number of weeks' sickness experienced during 1919, 27.
Amount paid for medical attendance, \$58.00.
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1919, \$907.23.

III. Assets.

Actual cash on hand	\$59 21
Cash in Imperial Bank, Toronto	847 02
Total	<u>\$906 23</u>

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made quarterly.
Four assessments were made during 1919.
The books of the Society were duly audited January 11th, 1920.
Names and addresses of the auditors for 1919 were as follows: A. Morkis and S. Fankauskas, Toronto.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$763.99.

Cash received during 1919 from:

Initiation fees	\$7 50
Dues	344 50
Assessments	55 50
Fines	50
Supplies sold	6 35
Interest and dividends	37 10
All other sources	17 21
Total	<u>\$468 66</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Interest	3 00
Expenses of annual meeting	22 50
Managing officers' salaries	26 00
Printing, advertising, etc.	22 54
All other	28 38
Total expenses of management	<u>\$105 42</u>

(b) Miscellaneous Expenditure.

Sick benefits	162 00
Medical attendance	58 00
Total	<u>\$325 42</u>

SAINT STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized March 24th, 1912; incorporated 11th January, 1915.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Paul J. Bilewicz, President	Toronto.
Jas. Pankowski, Recording Secretary	Toronto.
Jos. Kostizewa, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 65.

Number of members who died during 1919, none.

Amount of funeral benefits paid during 1919, nil.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 20.

Amount of sick benefits paid during 1919, \$183.43.

Number of weeks' sickness experienced during 1919, 37.

Amount paid for medical attendance during 1919, \$25.00.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1919, \$1,435.40.

III. Assets.

Victory War Loan and Cash in Bank	\$1,435 40
Total.	<u>\$1,435 40</u>

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made once a month.

Twelve assessments were made during 1919.

The books were duly audited on February 1st, 1920, by F. Lipsice and J. Wos, Toronto.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,232.61.

Cash received during 1919 from:

Initiation fees	\$5 50
Dues	356 50
Assessments	1 15
Supplies sold	4 10
Interest and dividends	54 52
All other sources ..	93 77
Total	\$516 57

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$10 00
Registration fee	3 00
Supplies bought	35
Travelling expenses	10 60
Rent, light heat and taxes	13 00
Postage, telephone, telegrams and express	9 04
Salaries, etc.	22 00
Total expenses of management	\$67 99

(b) Miscellaneous Expenditure.

Sick benefits	183 43
Medical attendance	25 00
Gratuities	10 00
All other expenditure	51 63
Total expenditure	\$338 05

OTTAWA HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Ottawa, Ont.

Organized April, 1912; incorporated 12th May, 1915.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

H. Morson, President	Ottawa.
B. Wise, Vice-President	Ottawa.
A. Bookman, Treasurer	Ottawa.
H. Leivis, Financial Secretary	Ottawa

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 186.
 Number of members who died during 1919, none.
 Amount paid for funeral benefits during 1919, nil.

II. Sick Benefits.

Number of members who received sick benefits, 5.
 Total amount of sick benefits paid during 1919, \$77.04.
 Number of weeks' sickness experienced during 1919, 19.
 Amount paid for medical attendance during 1919, \$324.25.
 Cash standing to credit of Fund, \$294.48.

III. Assets.

Victory Bonds	\$500 00
Cash on hand	15 75
Cash in Nova Scotia, Ottawa	294 48
All other	192 37
Total	<u>\$1,002 60</u>

IV. Liabilities—\$6.13.

V. Miscellaneous.

No assessments were made during 1919.
 The accounts were duly audited for 1919.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$617.20.
 Cash received during 1919 from:

Initiation fees	\$161 60
Dues	737 50
Supplies sold	15 90
All other sources	363 70
Total	<u>\$1,278 70</u>

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1919 for:

Rent, light, heat and taxes	\$92 00
Managing officers' salaries	65 00
Printing, etc.	138 15
Postage, etc.	28 16
All other	176 05
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Total expenses of management	\$499 36

(b) *Miscellaneous Expenditure.*

Gratuities	201 00
Sick benefits	77 04
Medical attendance	324 25
For investments (not extended), \$500.00.	
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Total expenditure	\$1,101 65

LINITZER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Organized October 5th, 1913; incorporated February 1st, 1916.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. Zelsman, President	Toronto.
L. Berman, Secretary	Toronto.
S. Capitofsky, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 90.
Two members' children died during 1919, and \$15.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 6.
Total amount of sick benefits paid during 1919, \$115.00.
Number of weeks' sickness experienced during 1919, 23.
Amount paid for medical attendance, \$318.65.
Amount standing to credit of Sick and Funeral Fund, \$234.33.

III. Assets.

Cash value of real estate	\$1,025 00
Cash in Bank of Toronto, Toronto	754 85
Cash in Standard Bank, Toronto	30 53
Total assets	<u>\$1,810 38</u>

IV. Liabilities

Due medical officer	\$63 91
Due printing	2 00
	<u>\$65 91</u>

V. Miscellaneous.

Assessments are made when necessary, and no assessment was made.
The books of the Society were duly audited January 10th, 1920.
Three books of record are kept.
Names and addresses of auditors of accounts of 1919: D. Bresbon and Z. Zelsman, Toronto.

No changes were made during 1919 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$415.29.

Cash received during 1919 from:

Dues	\$960 15
Supplies sold	7 50
Interest and dividends	9 19
Donations	274 30
All other sources	106 55
Total	\$1,357 69

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$25 00
Registration fee	3 00
Premium guarantee	12 60
Travelling expenses	3 00
Rent, light, heat, etc.	57 50
Salaries	60 00
Printing	42 90
Postage	51 70
Interest	74 25
Cemetery payment	50 00
Other management expenses	69 00
Expenses of management	\$448 95

(b) Miscellaneous Expenditure.

Funeral benefits	15 00
Sick benefits	115 00
Medical attendance	318 65
Gratuities	90 00
Total	\$987 60

OTTAWA THEATRICAL MECHANICAL ASSOCIATION No. 49.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Ottawa.

Organized November 3rd, 1911; incorporated April 10th, 1916.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

D. V. Graziadei, PresidentOttawa.
 F. Farmer, Vice-PresidentOttawa.
 Romeo R. Marcil, Secretary-TreasurerOttawa.

I. Funeral Benefits.

Funeral benefits are undertaken with a membership of 25.

Number of members who died during 1919, none.

Amount of funeral benefits paid during 1919, nil.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 3.

Amount of sick benefits paid during 1919, \$35.00.

Number of weeks' sickness experienced during 1919, 7.

Amount paid for medical attendance during 1919, \$10.00.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1919, \$118.74.

III. Assets.

Cash in Bank of Hochelaga, Ottawa	\$118 74
Total	<u>\$118 74</u>

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made monthly.

Twelve assessments were made during 1919.

The books of the Society were duly audited January 17th, 1920.

Names and addresses of the auditors for 1919 were as follows: F. Farmer, E. Beaucage, Ottawa.

Amount of bond of Secretary-Treasurer, \$600.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$104.65.

Cash received during 1919 from:

Initiation fees	\$18 00
Dues	184 00
Assessments	7 25
All other sources	49 72
Total	\$258 97

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Per capita tax and levies	\$2 50
Law costs	1 00
Registration fee	3 00
Managing officers' salaries	60 00
Postage, telephones, etc.	25 95
Premium guarantee	1 50
Rent, light, heat, etc.	15 00
Total expenses of management	\$108 95

(b) Miscellaneous Expenditure.

Per capita tax or levies	10 00
Sick benefits	35 00
Medical attendance	10 00
All other expenditure	80 93
Total	\$244 88

HAMILTON ST. STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton.

Organized 5th May, 1916; incorporated 31st May, 1916.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Andrew Wybramick, President	Hamilton.
J. Koziol, Secretary	Hamilton.
Anthony Turek, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 55.
 Number of members who died during 1919, 1.
 Amount of funeral benefits paid during 1919, \$75.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1919, 12.
 Amount of benefits paid in 1919, \$215.00.
 Number of weeks' sickness experienced in 1919, 43.
 Amount of cash standing to credit of fund, \$1,016.30.

III. Assets.

Cash value of bonds	\$500 00
Cash in Bank of Hamilton, Hamilton	516 30
Total assets	<u>\$1,016 30</u>

IV. Liabilities—None.**V. Miscellaneous.**

Assessments are made monthly.
 The accounts of the Society were duly audited December 26th, 1919.
 Names and addresses of auditors for 1919: W. Holody and A. Bankowski, Hamilton.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,011.96.
 Cash received during 1919 from:

Initiation fees	\$29 50
Assessments	418 50
Interest	27 24
All other sources	17 10
Total receipts	<u>\$492 34</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Rent, etc.	73 00
Total expenses of management	<u>\$76 00</u>

(b) Miscellaneous Expenditure.

Funeral Benefits	75 00
Sick benefits	215 00
Gratuities	22 00
For investments (not extended), \$100.00.	
Total expenditure	<u>\$388 00</u>

LOYAL ORDER OF MOOSE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Incorporated 14th April, 1917.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Norman G. Heyd, Grand DictatorToronto.
 J. Hodgson, Grand Vice-DictatorHamilton.
 Archie Jacobs, Grand SecretaryToronto.
 Wm. Riddell, TreasurerToronto.

I. Funeral Benefits.

Total membership at 31st December, 1919, 1,049.

Four members died during 1919, and \$200.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1919, 126.

Total amount of benefits paid in respect of sick members, \$2,272.72.

Number of weeks' sickness experienced in 1919, 378.5/7.

Amount paid for medical attendance during 1919, \$265.00.

Total amount of cash standing to the credit of Sick and Funeral Benefit Funds, \$1,897.16.

III. Assets.

Cash value of Victory Bonds	\$1,251 37
Cash in Royal Bank, Hamilton	1,064 07
Cash in Royal Bank, Toronto	142 06
Cash in Molson's Bank, Toronto	252 05
Cash in Imperial Bank, St. Thomas	438 98
	<hr/>
	\$3,148 53

IV. Liabilities—None.**V. Miscellaneous.**

No assessments were made during 1919.

The books were duly audited quarterly in 1919.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$2,579.44.

Cash received during 1919 from:

Dues	\$3,185 33
Interest and dividends	121 48
Total	<u>\$3,306 81</u>

VIII. Cash Expenditure.

(a) *Expenses of Management.*

(b) *Miscellaneous Expenditure.*

Funeral benefits	\$200 00
Sick benefits	2,272 72
Medical attendance	265 00
	<u>\$2,737 72</u>

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, City Hall, Toronto, Ont.

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

R. H. Cameron, Chairman	Toronto.
A. W. Laver, Secretary	Toronto.
T. Bradshaw, Treasurer	Toronto.

II. Movement in Insurance Certificates.

Number of members, December 31st, 1919, 432.

III. and IV. Sick and Funeral Benefits.

No sick benefits or funeral benefits are undertaken.

V. Assets.

Cash value of bonds, debentures, etc.	\$374,845 57
Cash in Bank of Toronto, Toronto	16,769 76
Interest accrued on bonds	26,660 85
Contributions in arrears	7,003 67
 Total	 425,279 85

VI. Liabilities—\$1,356.72.

VII. Miscellaneous.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited by the city auditors.

No changes were made in the by-laws during 1919.

VIII. Cash Receipts.

Balance from 1918 (not extended), \$3,692.43.

Cash received during 1919 from:

Assessments	\$36,369 06
Interest	19,096 39
Fines	40 00
Donations	779 50
City grant	27,300 00
Cash received from repayments of investments (not extended), \$1,002.26.	

Total receipts	\$83,584 95
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IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:	
Clerk hire and sundry expenses	\$208 50
Total expenses of management	\$208 50

(b) Miscellaneous Expenditure.

Life insurance claims	7,600 00
Pension	23,153 45
Retiring members	547 93
For investments (not extended), \$40,000.00.	
Total expenditure	\$31,509 88

POLISH YOUNG MEN'S HEBREW SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized in October, 1912; incorporated in Ontario 12th January, 1915.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

M. Kamin, President	Toronto.
A. Strock, Vice-President	Toronto.
J. Waxman, Treasurer	Toronto.
S. Fisher, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 164.

Number of members who died during 1919, none.

Amount of funeral benefits paid in 1919, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 40.

Amount of benefits paid in 1919, in respect of sick members, \$360.00.

Number of weeks' sickness experienced during 1919, 40.

Amount paid for medical attendance during 1919, \$449.80.

III. Assets.

Cash value of real estate	\$500 00
Cash in Royal Bank	665 00
Cash in Union Bank	200 00
Total assets	\$1,365 00

IV. Liabilities—None.

V. Miscellaneous.

One assessment for the purpose of sick and funeral benefits was made during 1919.

The books of record and account are: Minute Book, Cash Book and Order Book.

The accounts of the Society were audited in December, 1919.

Names of auditors for year ending 1919: A. Strock, S. Lefkovitz and L. Goodman, Toronto.

During 1919 no changes were made in the Constitution and Rules in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$862.97.

Cash received during 1919 from:

Medical fees	\$449 80
Dues	483 95
Application fees	4 00
Cemetery fees	181 50
Assessments	75 00
Total	\$1,194 25

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$27 00
Registration fee	3 00
Managing officers' salaries and officers' and auditors' fees	130 00
Rent, light, heat, etc.	102 00
Printing	60 00
Postage	48 42
Total expenses of management	370 42

(b) Miscellaneous Expenditure.

Sick benefits	360 00
Medical attendance	449 80
Gratuities	12 00
Total expenditure	\$1,192 22

LOGGIA DANNUNZIO MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Thorold, Ontario.

Incorporated in Ontario, 4th December, 1916.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

R. Grossi, President	Thorold.
F. Mosella, Secretary	Thorold.
D. Soave, Treasurer	Thorold.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1919, 40.

No member died during 1919.

Funeral benefits paid during 1919, nil.

II. Sick Benefits.

Number of persons who received sick benefits during 1919, 25.

Amount paid for sick benefits, \$175.00.

Number of weeks' sickness experienced, 28.

Amount paid for medical attendance, \$90.00.

III. Assets.

Cash deposited in Imperial Bank, Thorold	\$47 00
Total assets	<u>\$47 00</u>

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made once a month.

Twelve assessments were made during 1919.

The Society's accounts were audited for 1919.

Four books of record are kept.

Name and post office address of the auditor of accounts of 1919: F. Mosella, Thorold.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$200.00.

Cash received during 1919 from:

Application fees	\$20 00
Initiation fees	25 00
Degrees and cards	20 00
Dues	180 00
Supplies sold	28 00
Donations	25 00
Fines	5 00
All other	40 00
Total receipts	\$343 00

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Charter fee	\$1 00
Registration fees	6 00
Rent, etc.	24 00
Supplies bought	140 00
Expenses of annual meeting	10 00
Printing, etc.	10 00
Travelling expenses	35 00
Postage	5 00
Total expenses of management	\$231 00

(b) Miscellaneous Expenditure.

Sick benefits	175 00
Medical attendance	90 00
Grand total	\$496 00

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Amherstburg, Ont.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

E. Crimmins, President Amherstburg.
P. A. Barron, Financial Secretary Amherstburg.
C. Odette, Recording Secretary Amherstburg.
P. J. Reaume, Treasurer Amherstburg.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society. Members, 47.
Number of members who died in 1910; none; amount paid for funeral benefits, nil.
Number of members who received sick benefits in 1919, 4.
Total amount paid for sick benefits in 1919, \$43.93.
Number of weeks' sickness experienced in 1919, 11.
Balance to credit of fund, 31st December, 1919, \$235.01.

III. Assets.

Cash standing to credit of Sick Benefit Fund, 31st December, 1919	\$235 01
Total assets	<u>\$235 01</u>

IV. Liabilities.—No information.**V. Miscellaneous.**

The books of the Society were audited April 1st, 1920.
Names and addresses of the auditors for 1919: A. J. Burns and J. A. Rafferty,
Amherstburg.

VII. Cash Receipts.

Balance from 1918 (not extended), \$180.85.
Cash received during 1919 from:

Initiation fees	\$8 00
Dues	120 25
Interest and dividends	6 09
Total	<u>\$134 34</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Rent, etc.	20 00
Printing	2 25
Salaries	6 00

Total expenses of management	\$31 25
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(b) Miscellaneous Expenditure.

Sick benefits	43 93
All other	5 00

Total expenditure	<u>\$80 18</u>
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PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Belleville, Ont.

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

W. E. Tummon, Grand Master	Crookston, Ont.
Dr. J. W. Edwards, Deputy Grand Master	Cataraqui, Ont.
W. C. Reid, Grand Treasurer	Belleville, Ont.
F. M. Clarke, Grand Secretary	Belleville, Ont.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 126.

No member died during 1919.

Amount of funeral benefits paid in 1919, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Two members received sick benefits during 1919.

Number of weeks' sickness during 1919, 8.

Sick benefits amounting to \$24.00 were paid.

Cash standing to credit of Sick Fund, \$545.45.

III. Assets.

Cash in Bank of Montreal, Belleville	\$545 45
Total assets	<u>\$545 45</u>

IV. Liabilities—None.

V. Miscellaneous.

Dues are collected quarterly, in advance.

The Society's accounts were audited April 10th, 1920.

The books of record kept are: Membership Register, Record and Cash Book.

The name and post office address of the auditor for 1919 was as follows: J. W. Davidson, Belleville.

Amount of bond of Secretary-Treasurer, \$1,000.00 (combined).

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$508.42.

Cash received during 1919 from:

Dues	\$116 03
Interest	15 00
Total receipts	<u>\$131 03</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Officers' salary, etc.	67 00
Total expenses of management	<u>\$70 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	<u>24 00</u>
Total expenditure	<u>\$94 00</u>

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ontario.

Organized 10th March, 1890; incorporated in Ontario, 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. G. Stanley, President	Toronto.
R. W. Coulson, Secretary	Toronto.
M. J. Orr, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 373.
 Number of members who died during 1919, 2.
 Amount of funeral benefits paid during 1919, \$337.50.
 Cash to credit of fund at 31st December, 1919, \$2,193.20.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1919, 97.
 Amount of benefits paid in 1919: \$944.50.
 Number of weeks' sickness experienced in 1919, 27 1-7.
 Cash to credit of fund at 31st December, 1919, \$1,441.47.

III. Assets.

	Grand Body.	Subordinate Bodies.
Cash value of Victory Bonds .....	.....	\$6,560 00
Cash in bank	\$2,193 20	1,441 47
Total assets	\$2,193 20	\$8,001 47

IV. Liabilities—None.

V. Miscellaneous.

The accounts of the Society were duly audited quarterly in 1919.
 Names and addresses of the auditors for the year 1918: C. J. Mitchell and R. Ivey,
 Toronto.

VIII. Cash Receipts.

Cash balance from 1918 (not extended).

Grand Lodge, \$1,974.70; Subordinates, \$2,750.42.

Cash received during 1919 from:

	Grand Body.	Subordinate Bodies.
Initiation fees	\$11 75	\$77 50
Dues .....	.....	1,324 60
Assessments	129 25	.....
Interest and dividends	61 50	284 29
Per capita tax and levies	316 00	.....
All other sources .....	.....	789 20
Total receipts	<u>\$518 50</u>	<u>\$2,475 59</u>

IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

	Grand Body.	Subordinate Bodies.
Registration fee	\$3 00	.....
Per capita tax or levies .....	.....	\$552 45
Rent, light, heat, etc.	4 00	83 00
Salaries, officers' and auditors' fees	45 00	242 70
Printing, stationery, advertising, etc. ....	.....	88 40
Postage, telegrams, etc.	5 00	.....
Premiums or guarantee .....	.....	15 00
All other	5 50	1,858 49
Total expenses of management	<u>\$62 50</u>	<u>\$2,840 04</u>

(b) Miscellaneous Expenditure.

Funeral benefits	237 50	.....
Sick benefits .....	.....	\$944 50
Total expenditure	<u>\$300 00</u>	<u>\$3,784 54</u>

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Ottawa.

Organized 1st January, 1917; incorporated in Ontario, 24th February, 1917.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. W. Graham, ChairmanOttawa.
H. C. Argue, SecretaryOttawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 101.
Number of members who died during 1919, none.
Amount of funeral benefits paid in 1919, nil.

II. Sick Benefits.—None.

V. Assets.

Cash value of bonds	\$32,889 71
Cash in Royal Bank, Ottawa	1,726 35
Total assets	<u>\$34,616 06</u>

IV. Liabilities—None.

VII. Miscellaneous.

Twenty-four assessments were made during 1919.
The Society's accounts were duly audited April 28th, 1920.
Name and address of auditor: E. J. O'Neill, Ottawa.
The books kept are as follows: Cash Book, Bank Books, and Minute Book.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,257.72.	
Cash received during 1919 from:	
Assessments	\$6,355 88
Interest and dividends	1,297 75
Donations	490 00
Grant from city	4,000 00
Total receipts	<u>\$12,143 63</u>

IX. Cash Expenditure.

(a) Expenses of Management.

Registration fee	\$3 00
	<hr/>
	\$3 00

(b) Miscellaneous Expenditure.

Benefits to widows and orphans	1,000 00
Medical attendance	672 00
For investments (not extended), \$10,000.00.	
	<hr/>
Grand total	\$1,675 00
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HEBREW SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE EIGHT MONTHS ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized April 1st, 1917, and incorporated in Ontario, 8th April, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. Golla, President	Toronto.
I. Cornbloom, Secretary	Toronto.
M. Jacobowitz, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 95.

Number of members who died during 1919, none.

Amount of funeral benefits paid in 1919, \$20.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 11.

Amount of benefits paid in 1918, in respect of sick members, \$285.00.

Number of weeks' sickness experienced during 1919, 57.

Amount paid for medical attendance during 1919, \$193.49.

Amount standing to credit of Fund at 31st December, 1919, \$741.03.

III. Assets.

Real estate	\$900 00
Cash in Union Bank, Toronto	741 03
Total assets	<u>\$1,641 03</u>

Liabilities—No information.

V. Miscellaneous.

The books of record and account are: Recording Ledger and Cash Book.

The accounts of the Society were audited quarterly during 1919.

Names and addresses of the auditors for 1919 were as follows: H. Cornbloom and F. Fox, Toronto.

During 1919 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

Amount of bond of Treasurer, \$100.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$615.06.

Cash received during 1919 from:

Application fees	\$5 00
Dues	1,077 58
Rent	5 00
Interest and dividends	13 12
Treasurer's Bond	100 00
Repayment of loan (not extended), \$190.00.	

Total	\$1,200 70
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$17 00
Rent, etc.	44 00
Registration fee	3 00
Printing, etc.	50 10
Postage, etc.	27 88
Salaries	26 00
Other expenses	57 50

Total expenses of management	\$225 48
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(b) Miscellaneous Expenditure.

Funeral benefits (children)	20 00
Sick benefits	285 00
Medical attendance	193 49
Gratuities	122 90
For investments (not extended), \$417.86.	

Total expenditure	\$846 87
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BRUNNER MOND MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Amherstburg, Ontario.

Incorporated in Ontario, June 6th, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

J. C. Garrels, PresidentAmherstburg.
 T. G. Barrington, Vice-PresidentAmherstburg.
 H. M. Stancliff, Secretary-TreasurerAmherstburg.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 372.
 Number of members who died during 1919, 1.
 Amount of funeral benefits paid in 1919, \$100.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1919, 44.
 Amount of benefits paid in 1919, in respect of sick members, \$522.74.
 Number of weeks' sickness experienced during 1919, 131.
 Amount paid for medical attendance during 1919, \$879.72.
 Amount standing to credit of fund at 31st December, 1919, \$3,467.33.

III. Assets.

Cash value of mortgages	\$2,500 00
Cash in Imperial Bank, Amherstburg	3,105 18
Cash on hand	362 15
All other	196 95
Total assets	<u>\$6,164 28</u>

IV. Liabilities.—\$46.47.**V. Miscellaneous.**

The books of record and account are: Journal, Ledger and Cash Book.
 The accounts of the Society were audited 31st December, 1919.
 Names and addresses of the auditors for 1919 were as follows: P. G. French and W. W. Eccles, Amherstburg.
 During 1919 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$4,297.75.

Cash received during 1919 from:

Initiation fees	\$550 00
Dues	2,884 23
Interest	149 01
All other sources	50

Total	<u>\$3,583 74</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Supplies bought	7 90
Printing	13 33

Total expenses of management	<u>\$24 23</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	522 74
Medical attendance and hospital	879 72
Expenditure other than foregoing	387 47

Total expenditure	<u>\$1,914 16</u>
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H. A. MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto.

Incorporated in Ontario, 15th June, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

John T. West, PresidentToronto.
J. D. Hoy, Vice-PresidentToronto.
G. Bartholomew, Secretary-TreasurerToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 1,468.
Number of members who died during 1919, 2.
Amount of funeral benefits paid in 1919, \$175.25.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1919, 424.
Amount of benefits paid in 1918, in respect of sick members, \$4,630.95.
Number of weeks' sickness experienced during 1919, 820.
Amount paid for medical attendance during 1919, \$3,054.00.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1919, \$1,144.24.

V. Assets.

Cash in Royal Bank, Toronto \$1,144 24

VI. Liabilities Nil.

VII. Miscellaneous.

The Society's accounts were duly audited for 1919 in June, 1919, and February, 1920.
Names and addresses of auditors: N. Sinclair and J. C. Rowan, Toronto.
Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.
Amount of bond of Secretary-Treasurer, \$1,000.00.

VIII. Cash Receipts.

Cash balance from 1918 (not extended), nil.
Cash received during 1919 from:
Assessments \$9,363 85
Supplies sold 14 50
All other sources 537 00

Total receipts \$9,915 35

IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$1 00
Registration fee	10 00
Supplies bought	536 69
Managing officers' salaries, etc.	256 00
Postage	12 65
Guarantee premiums	5 00
Overdraft	89 57

Total expenses of management	\$910 91
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(b) Miscellaneous Expenditure.

Funeral benefits	175 25
Sick benefits	4,630 95
Medical attendance	3,054 00

Grand total	<u>\$8,771 11</u>
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CONSUMERS' GAS COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 26th June, 1918; incorporated in Ontario, July 4th, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Wm. Forbes, President	Toronto.
Wm. Arnot, Vice-President	Toronto.
Chris. J. Kennedy, Secretary	Todmorden.
Alfred Johnson, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 510.

Number of members who died during 1919, 5.

Amount of funeral benefits paid during 1919, \$776.00.

Cash to credit of fund at 31st December, 1919, \$339.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1919, 63.

Amount of benefits paid during 1919, \$1,865.73.

Number of weeks' sickness experienced in 1919, 373.

Medical attendance, \$1,031.56.

Cash to credit of Sick Benefit Fund, \$345.74.

III. Assets.

Cash in Dominion Bank, Toronto	\$684 74
Total assets	\$684 74

IV. Liabilities—None.

V. Miscellaneous.

Six assessments and eleven special assessments were made during 1919.

The accounts of the Society were duly audited September 30th and December 31st, 1919.

Names and addresses of the auditors for the year 1919: W. B. Moss and D. Sloane, Toronto.

The books kept are as follows: Cash Book, Day Book and Ledger.

No changes were made in the Constitution during 1919.

Amount of bond of treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance (not extended), \$562.99.

Cash received during 1919 from:

Assessments and dues	\$3,949 30
Interest and dividends	6 74
Total receipts	<u>\$3,956 04</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$10 00
Expenses of annual meeting	2 00
Registration fee	3 00
Salaries	70 00
Premium for guarantee of lodge officers	5 00
Printing, etc.	39 00
Postage, etc.	10 00
All other	22 00
Total expenses of management	<u>\$161 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	776 00
Sick benefits	1,865 73
Medical attendance	1,031 56
Total expenditure	<u>\$3,834 29</u>

CANADA CYCLE AND MOTOR CO., LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Weston, Ont.

Organized July 15th, 1918; incorporated in Ontario, August 20th, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

L. S. Bryson, President	Toronto.
J. H. Brum, Vice-President	Toronto.
P. Knight, Secretary-Treasurer	Weston.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 348.
 Number of members of the Society who died during 1919, 1.
 One member's wife died and \$30.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1919, 96.
 Amount paid for sick benefits during 1919, \$995.88.
 Number of weeks' sickness experienced during 1919, 210 3-7.
 Amount paid for medical attendance during 1919, \$694.14.

III. Assets.

Cash on hand	\$4 29
Cash in Bank of Montreal, Weston	689 85
Total	<u>\$694 14</u>

IV. Liabilities.—\$45.00.

V. Miscellaneous.

Twenty-six assessments were made during 1919.
 The Society's accounts were duly audited January and August, 1919.
 The books of record or account kept are: Minute, Cash Order on Treasurer.
 Certain changes were made in 1919 in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$352.49.	
Cash received during 1919 from:	
Assessments	\$2,112 75
Interest	9 63
Donations	110 00
Total receipts	<u>\$2,232 38</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919:	
Law costs	\$2 50
Registration fee	3 00
Expenses of annual meeting	245 78
Supplies bought	4 40
Salaries	160 00
Printing, stationery and advertising	14 25
Postage	2 00
Total expenses of management	<u>\$431 93</u>

(b) Miscellaneous Expenditure.

Funeral benefits	30 00
Sick benefits	995 88
Medical attendance	432 92
Total expenditure	<u>\$1,890 73</u>

SONS OF JACOB BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 5th August, 1918; incorporated in Ontario, August 7th, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

E. Palter, Chairman	Toronto.
M. Lukofsky, Treasurer	Toronto.
M. Zimmerman, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1919, 160.

No member died during 1919.

Amount of funeral benefits during 1919, \$4.00, for member's father.

Total amount standing to credit of fund at 31st December, 1919, \$503.77.

II. Sick Benefits.

Number of members who received sick benefits, 1919, 6.

Total amount paid in respect of sick members in 1919, \$177.00.

Number of weeks' sickness experienced in 1919, 29½.

Total amount standing to credit of fund at 31st December, 1919, \$794.65.

III. Assets.

Cash value of real estate	\$2,068 00
Cash value of bonds, etc.	700 00
Cash in Imperial Bank	1,298 42
All other	62 00
Total assets	\$4,128 42

IV. Liabilities—\$810.00.

V. Miscellaneous.

Assessments are made once a year.

Society's books were duly audited quarterly during 1919.

No assessments were made in 1919.

The books of record are: Cash Book, Day Book and Ledger.

Names and addresses of auditors for 1919 were as follows: M. Finkelstein and P. Levy, Toronto.

Amount of bond of Secretary, \$100.00.

Amount of bond of Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$568.08.

Cash received during 1919 from:

Application fees	\$82 00
Initiation fees	253 50
Dues	1,722 74
Supplies sold	50
Donations	37 25
Burial Ground Fund	400 00
Concert	950 56
All other	181 60
Total	\$3,628 15

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Supplies bought	13 50
Rent, light, heat and taxes	94 50
Managing officers' salaries	26 34
Printing, stationery and advertising	125 59
Other expenses	150 24
Total expenses of management	\$423 17

(b) Miscellaneous Expenditure.

Payment for burial ground	560 00
Funeral benefits	4 00
Sick benefits	177 00
Medical attendance	353 64
Gratuities	110 00
Donation	170 00
For investments (not extended), \$1,100.00.	
Total	\$1,797 81

ORANGE YOUNG BRITON LODGE, No. 33.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Orange Hall, Ottawa.

Organized 6th March, 1873 and incorporated in Ontario, 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

W. E. Gobey, Worshipful Master	Ottawa.
A. Mason, Deputy Master	Ottawa.
J. M. Farmer, Recording Secretary	Hurdman's Bridge.
E. G. Pepper, Treasurer	Ottawa.

I. Funeral Benefits—None.**II. Sick Benefits.**

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1919, 4.

Amount paid for sick benefits during 1919, \$72.00.

Number of weeks' sickness experienced during 1919, 24.

Amount standing to credit of sick benefit fund, \$602.45.

III. Assets.

Cash deposited in Bank of Nova Scotia, Ottawa	\$302 45
Victory Bonds	300 00
Total assets	\$602 45

IV. Liabilities—None.**V. Miscellaneous.**

The Society's accounts were audited February 20th, 1920.

The books of record are: Minute Book and Secretary's and Treasurer's Books.

Names and addresses of the auditors for 1919: S. Crooks and G. Evans, Ottawa.

No changes were made during 1919 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$253.42.

Cash received during 1919 from:

Dues	\$100 80
Dividends	16 50
Interest	3 73
Total receipts	\$121 03

VIII. Cash Expenditure.*(a) Expenses of Management.**(b) Miscellaneous Expenditure.*

Sick benefits	\$72 00
Total expenditure	<u>\$72 00</u>

STASZOWER BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized March, 1918; incorporated April 8th, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. Stein, President	Toronto.
H. Kelerman, Vice-President	Toronto.
W. Applebaum, Secretary	Toronto.
S. Solnick, Treasurer	Toronto.

I. Funeral Benefits.

Total membership at 31st December, 1919, 65.

Number of members who died during 1919, 1.

Amount of funeral benefits paid in 1919 in respect of deceased members, \$46.00.

Total amount standing to the credit of the fund at 31st December, 1919, \$150.00.

II. Sick Benefits.

Number of members who received sick benefits in 1919, 1.

Amount of benefits paid in 1919 in respect of sick member, \$60.00.

Number of weeks' sickness experienced in 1919, 10.

Amount paid for medical attendance in 1919, \$185.00.

Total amount standing to the credit of the fund at 31st December, 1919, \$223.19.

III. Assets.

Cash in Dominion Bank, Toronto	\$843 65
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IV. Liabilities—\$86.25.

V. Miscellaneous.

Assessments are made when necessary.

One assessment was made during 1919.

The books of the Society were audited January 17th, 1920.

Names and addresses of auditors for 1919: H. Shidlowsky and S. Sanenberg, Toronto.

Books kept by the Society: Day Book, Cash Book, Ledger and Recording Books.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$468.92.

Cash received during 1919 from:

Dues	\$609 84
Assessments	85 00
Donations	470 52
Total receipts	<u>\$1,165 36</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Law costs	\$40 00
Registration fee	3 00
Managing officers' salaries	62 50
Printing and postage, etc.	45 48
Other management expenses	9 15
Total expenses	<u>\$160 13</u>

(b) Miscellaneous Expenditure.

Funeral benefits	46 00
Sick benefits	60 00
Medical attendance	185 00
Donations	339 50
Total	<u>\$790 63</u>

STAR OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Niagara Falls, Ont.

Incorporated in Ontario, 27th September, 1918.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Andrea Pesce, PresidentNiagara Falls.
 L. Regante, SecretaryNiagara Falls.
 R. D'Amato, TreasurerNiagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1919, 60.

No member died during 1919.

Funeral benefits paid during 1919, nil.

II. Sick Benefits.

Number of persons who received sick benefits during 1919, 4.

Amount paid for sick benefits, \$29.32.

Number of weeks' sickness experienced, 5 6-7.

Amount paid for medical attendance, \$82.50.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December,
 1919, \$932.92.

III. Assets.

Cash deposited in bank	\$932 92
Total assets	<u>\$932 92</u>

IV. Liabilities—None.**V. Miscellaneous.**

Assessments are monthly.

The Society's accounts were audited quarterly during 1919.

The books of record kept are as follows: Cash Book, Minute Book, Treasurer's
 Certificate Book, etc.

Names and post office addresses of the auditors of accounts of 1919: Rev. J. Zazzo,
 F. Tiberio and A. Saccomonno, Niagara Falls.

No changes were made in regard to sick benefits during 1919.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$856.01.

Cash received during 1919 from:

Dues	\$258 98
Total receipts	<u>\$258 98</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 25
Supplies bought	39 00
Rent, etc.	18 00
Postage, etc.	2 00
Other expenses	8 00
Total expenses of management	<u>\$70 25</u>

(b) Miscellaneous Expenditure.

Sick benefits	\$29 32
Medical attendance	82 50
Grand total	<u>\$182 07</u>

SOCIETA DI MUTUO SOCCORSO RACALMUTESE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Hamilton, Ontario.

Organized 1st April, 1918; incorporated 2nd January, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Nicolo Rizzo, PresidentHamilton.
Carmelo Borsellino, SecretaryHamilton.
Salvatore Sciner, TreasurerHamilton.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1919, 83.
No member died and no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1919, 8.
Total amount of benefits paid in 1919 in respect of sick members, \$42.00.
Number of weeks' sickness experienced in 1919, 8.
Amount paid for medical attendance during 1919, \$100.00.

III. Assets.

Cash in Bank of Hamilton, Hamilton \$508 00

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1919.
The books of the Society were audited for 1919 on 1st January, 1920.
Name and address of the auditor for 1919: C. Salvatore, Hamilton.
Books kept by the Society: Cash Book, Ledger and Minute Book.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$292.00.
Cash received during 1919 from:
Dues \$576 00
Total receipts \$576 00

VIII. Cash Expenditure.*(a) Expenses of Management.*

Registration fee	\$3 00
Expenses of Annual Meeting	8 00
Supplies bought	175 00
Rent, light, heat and taxes	32 00
Printing, etc.	5 00
<hr/>	
Total expenses of management	\$223 00

(b) Miscellaneous Expenditure.

Sick benefits	42 00
Medical attendance	100 00
<hr/>	
Total	\$365 00
<hr/>	

WILLIAM ROGERS MANUFACTURING COMPANY WELFARE SOCIETY.

ANNUAL STATEMENT FOR THE NINE MONTHS ENDING 31ST DECEMBER, 1919.

Head Office, Niagara Falls, Ontario.

Organized February, 1919; incorporated April 7th, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

- R. P. Ranton, PresidentNiagara Falls.
- M. G. Hess, SecretaryNiagara Falls.
- J. L. Vanstone, TreasurerNiagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1919, was 79.
No members died during 1919.
Total amount of funeral benefits paid during 1919, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1919, 7.
Number of weeks' sickness experienced during 1919, 23.
Amount paid for sick benefits during 1919, \$135.30.
Total cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$361.00.

III. Assets.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1919, \$361.00

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly
Ten such assessments were made during 1919.
The books of the Society were duly audited in 1919 on January 14th, 1920.
Name and address of auditor for 1919: P. M. Dennis, Stamford, Ont.
The books kept by the Society are Minute Book, Journal and Cash Book.
Amount of bond of treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), nil.	
Cash received during 1919 from	
Dues	\$393 50
Donations	127 50
Total	<u>\$521 00</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:

Registration fees and incorporation	\$7 00
Printing, etc.	11 00
Premium for guarantee	5 00
All other	1 70
<hr/>	
Total management expenses	\$24 70

(b) Miscellaneous Expenditure.

Sick benefits	\$135 30
<hr/>	
Total expenditure	\$160 00
<hr/>	

AMERICAN WATCH CASE COMPANY'S EMPLOYEES' MUTUAL WELFARE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized April, 1919; incorporated 23rd April, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

P. H. Randall, President	Toronto.
H. McGowan, Vice-President and Secretary, pro tem	Toronto.
J. McKnight, Treasurer	Toronto.

I. Funeral Benefits.

Total membership of Society at 31st December, 1919, 150.
No member died and no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1919, 24.
Amount of benefits paid in 1919 in respect of sick members, \$532.55.
Number of weeks' sickness experienced during 1919, 68 1-6.
Total amount of cash standing to credit of fund at 31st December, 1919, \$500.65.

III. Assets.

Cash on hand	\$3 25
Cash in Imperial Bank, Toronto	497 40
	\$500 65

IV. Liabilities—None.

V. Miscellaneous.

Ten assessments were made during 1919.
The books of the Society were audited January 28th, 1920.
Names and addresses of the auditors for 1919: Geo. Nicholson and A. E. Farthing.
Toronto.
Books kept by the Society: Minute, Due and Cash Book, Members' Register.

VII. Cash Receipts.

Cash balance from 1918 (not extended), nil.
Cash received during 1919 from:

Application fees	\$174 00
Dues	692 70
Donations	200 00
	\$1,066 70

VIII. Cash Expenditure.*(a) Expenses of Management.*

Charter fees	\$1 00
Registration fee	6 00
Supplies bought	11 75
Printing, etc.	12 75
Postage, etc.	2 00
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Total expenses of management	\$33 50

(b) Miscellaneous Expenditure.

Sick benefits	\$532 55
<hr/>	
Grand total	\$566 05
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ITALO CANADESE BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE SEVEN MONTHS ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized April 7th, and incorporated in Ontario June 18th, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

V. Muto, PresidentToronto.
 R. V. Glionna, TreasurerToronto.
 G. Bagnato, SecretaryToronto.

I. Funeral Benefits.—None.

Total membership of Society at 31st December, 1919, 110.

No member died during 1919 and no funeral benefits were paid.

Total cash standing to credit of Funeral Fund, none.

II. Sick Benefits.

Number of members who received sick benefits in 1919, 7.

Amount of benefits paid in 1919 in respect of sick members, \$68.60.

Number of weeks' sickness experienced in 1919, 71.

Amount paid for medical attendance during 1919, \$144.00.

Total amount of cash standing to credit of fund at 31st December, 1919, \$843.51.

III. Assets.

Cash in Bank of Toronto, Toronto	\$843 51
Total assets	<u>\$843 51</u>

IV. Liabilities—None.**V. Miscellaneous.**

Three assessments were made during 1919.

The Society's accounts were audited January 7th, 1920.

Names and addresses of the auditors for 1919: F. Napolitano and M. Mizzori, Toronto.

No changes were made during 1919 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$743.26.

Cash received during 1919 from:

Application fees	\$42 00
Dues	767 75
Supplies sold	70 45
Interest and dividends	13 85
<hr/>	
Total receipts	\$894 05

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Registration fee	\$3 00
Supplies bought	430 00
Officers' salaries	50 00
Printing	21 75
Postage	16 10
Travelling expenses	24 50
All other	10 85
<hr/>	
Total expenses of management	\$556 20

(b) Miscellaneous Expenditure.

Sick benefits	68 60
Medical attendance	144 00
All other	25 00
<hr/>	
Total expenditure	\$793 80

ONEIDA COMMUNITY, LIMITED, EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Niagara Falls.

Incorporated in Ontario, 23rd June, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

Wm. Dart, President	Niagara Falls.
W. Sears, Treasurer	Niagara Falls.
Miss M. Smith, Secretary	Niagara Falls.

I. Funeral Benefits.

The Society undertakes funeral benefits.

The membership at 31st December, 1919, was 238.

Total amount paid for funeral benefits, nil.

II. Sick Benefits.

The Society undertakes sick benefits.

Number of members who received sick benefits in 1919, 14.

Total amount of sick benefits paid in 1919, \$195.00.

Number of weeks' sickness experienced in 1919, 37 5-7.

Amount of cash standing to credit of fund at 31st December, 1919, \$421.98.

III. Assets.

Cash on hand	\$133 80
Cash on deposit in Royal Bank, Niagara Falls	288 18
Total assets	<u>\$421 98</u>

IV. Liabilities—None.

V. Miscellaneous.

Seven assessments were made during 1919.

The books of the Society were duly audited December for 1919.

Names and addresses of the auditors: Miss T. Marr and W. J. Payne, Niagara Falls, N.Y.

No changes were made during 1919 in the organization or management, or in the Constitution or Rules in relation to benefits.

Books of account kept by Society: Minute Book and Bank Book.

VII. Cash Receipts.

Cash balance from 1918 (not extended), nil.

Cash received during 1919 from

Dues	\$449 80
Donations	224 80
Total receipts	<u>\$674 60</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Charter fee	\$1 00
Registration fee	3 00
Law costs	7 00
Printing, etc.	41 52
Postage	0 10
Premium <i>re</i> guarantee	5 00
Total expenses of management	<u>\$57 62</u>

(b) Miscellaneous Expenditure.

Sick benefits	195 00
Total expenditure	<u>\$252 62</u>

JUDEAN BENEVOLENT AND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE SIX MONTHS ENDING 31ST DECEMBER, 1919.

Head Office, Ottawa, Ont.

Incorporated in Ontario, 25th June, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. J. Daneygar, President	Toronto.
I. Hornick, Secretary	Toronto.
E. Godfrey, Treasurer	Toronto.

I. Funeral Benefits.

Sick and funeral benefits are undertaken by the Society. Members, 175.

Number of members who died in 1919, none; amount paid for funeral benefits, nil.

II. Sick Benefits.

Number of members who received sick benefits, 5.

Total amount paid in 1919 in respect of sick members, \$203.00.

Number of weeks' sickness experienced in 1919, 37.

Amount paid for medical attendance during 1919, \$145.70.

Total amount of cash standing to credit of fund at 31st December, 1919, \$576.89.

III. Assets.

Cash in Standard Bank, Toronto	\$943 25
Total assets	\$943 25

IV. Liabilities—No information.

V. Miscellaneous.

The books and accounts of the Society were duly audited July, 1919, and February, 1920.

The names and addresses of the auditors were as follows: B. Isaac and H. Berman, Toronto.

Amount of bond of secretary, \$500.00.

Amount of bond of treasurer, \$500.00.

VII. Cash Receipts.

Balance from 1918 (not extended), \$805.28.

Cash received during 1919 from:

	Grand Body.	Subordinate Bodies.
Application fees	\$17 00	.....
Initiation fees	24 50	.....
Dues	821 95	\$156 30
Loan from Reserve Fund	150 00	.....
Loan from B. G.	42 00	.....
Relief dues	63 87	.....
Degrees and cards .....	.....	8 30
Burial ground dues	30 00	.....
Supplies sold	64 53	.....
Transferred, Hospital Fund	57 57	.....
Interest and dividends	2 19	.....
Transferred, Shiva F. to S. & F.	124 49	.....
Total receipts	\$1,398 10	\$164 60

VIII. Cash Expenditure.*(a) Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Law costs	\$15 00	.....
Registration fee and corporation	4 00	.....
Hospital maintenance	72 50	.....
Supplies bought	278 39	\$42 54
Rent, light, heat and taxes	41 50	26 60
Managing officers' salaries	62 00	.....
Clerk hire	3 00	.....
Printing, stationery and advertising	10 50	.....
Postage, telephones, etc.	8 98	4 45
All other	3 52	.....
Total expenses of management	\$499 39	\$72 99

(b) Miscellaneous Expenditure.

	Grand Body.	Subordinate Bodies.
Specialist	38 80	.....
Sick benefits	203 00	.....
Shiva	8 00	.....
Medical attendance	94 90	42 80
Hospital treatment	56 25	.....
All other	408 60	.....
Grand totals	\$1,308 94	\$115 79

SONS OF ABRAHAM BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE SIX MONTHS ENDING 31ST DECEMBER, 1919.

Organized April 15th, 1919, and incorporated in Ontario July 1st, 1919.

Head Office, Hamilton.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. Soise, President	Hamilton.
S. Taylor, Vice-President	Hamilton.
P. Reiter, Secretary	Hamilton.
A. Kornreich, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 75.
Funeral benefits paid in 1919, \$16.00.

II. Sick Benefits.

III. Assets.

Cash in Imperial Bank, Toronto	\$379 88
Total assets	<u>\$379 88</u>

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made semi-annually.
The Society's accounts were audited January 7th, 1920.
The books of record kept are a Cash Book, Minute Book, Ledger and Abstract.
Names and addresses of the auditors for 1919: S. Taylor and S. Chernitsky, Hamilton.
No changes were made in the Constitution and By-laws during 1918.
Amount of bond of Treasurer, \$300.00.
Amount of bond of Secretary, \$100.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), nil.	
Cash received during 1919 from:	
Application and initiation fees	\$234 00
Dues	245 20
Total receipts	<u>\$479 20</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fee and incorporation	\$4 00
Commission and organization	22 80
Printing, etc.	28 00
Rent, light, heat, etc.	10 00
Postage, etc.	18 52
	<hr/>
Total expenses of management	\$83 32

(b) Miscellaneous Expenditure.

Funeral benefits	\$16 00
	<hr/>
Total expenditure	\$99 32

INDEPENDENT HEBREW BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE FIVE MONTHS ENDING 31ST DECEMBER, 1919.

Head Office, Ottawa, Ont.

Organized January 19th, 1919; incorporated August 2nd, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

M. Adelstein, President	Ottawa.
D. Epstein, Vice-President	Ottawa.
N. T. Newman, Secretary	Ottawa.
S. Epstein, Treasurer	Ottawa.

I. Funeral Benefits.

Total membership of Society at 31st December, 1919, 93.

No member dies and no funeral benefits were paid.

II. Sick Benefits.

No sick benefits were paid during 1919.

Amount paid for medical attendance during 1919, \$265.75.

III. Assets.

Cash in Bank of Nova Scotia, Ottawa	534 78
All other assets	13 00
Total assets	<u>\$547 78</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are payable monthly.

The books of the Society were audited for 1919 on the 31st December, 1919.

Name and address of auditor for 1919: P. Applebaum, Ottawa.

The books kept by the Society are: Ledger, Dues, Entry, Cash, etc.

Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1918, nil.

Cash received during 1919 from:

Initiation fees	\$68 00
Dues	344 50
Premiums for guarantee of lodge officer	2 56
Donations	97 00
Other receipts	60 56
Cash received from repayment of loan (not extended), \$601.50.	

Total receipts	\$572 62
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Charter fees	\$103 00
Commissioner and organization expenses	25 00
Expenses of annual meeting	42 42
Supplies bought	13 00
Rent, light, heat and taxes	67 20
Officers' salaries	10 42
Printing, stationery and advertising	110 36
Postage, telephones, etc.	39 17
Medical attendance	265 75
	\$676 32

TORONTO CARPET AND BARRYMORE CLOTH MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE FOUR MONTHS ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Organized 1st April, 1919; incorporated September 18th, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

• Robert Harding, President	Toronto.
Harry Hargreaves, Vice-President	Toronto.
C. S. Newton, Secretary	Toronto.
Peter Fraser, Treasurer	Toronto.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1919, 557.

One member of the Society died during 1919.

Total amount of funeral benefits paid during 1919, \$200.00.

II. Sick Benefits.

Number of members who received sick benefits in 1919, 69.

Amount of benefits paid in 1919 in respect of sick members, \$2,364.00.

Number of weeks' sickness experienced in 1919, 394.

Total amount of cash standing to credit of fund at 31st December, 1919, \$248.02.

III. Assets.

Cash value of bonds	\$2,000 00
Cash in Bank of Montreal, Toronto	248 02
Total assets	<u>\$2,248 02</u>

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made monthly.

Nine assessments were made during 1919.

The books of the Society were audited December 18th, 1919.

Names and addresses of the auditors for 1919: J. W. Priestley and A. W. Denton, Toronto.

VII. Cash Receipts.

Dues	\$2,291 32
Interest and dividends	120 70
Donation	200 00
Total receipts	<u>\$2,612 02</u>

VIII. Cash Expenditure.*(a) Expenses of Management:*

Registration fee	<u>\$6 00</u>
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TORONTO HEARTS OF OAK MEDICAL AGENCY.

ANNUAL STATEMENT FOR THE TWO MONTHS ENDING 31ST DECEMBER, 1919.

Head Office, Toronto, Ont.

Incorporated in Ontario 7th November, 1919.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

John W. Offer, President	Toronto.
Henry O. Smith, Treasurer	Toronto.
Francis C. Babbage, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1919, 94.

No funeral benefits were paid during 1919.

II. Sick Benefits.—None.

III. Assets.

Cash on hand	\$18 45
Cash in Dominion Bank, Toronto	282 81
Total assets	\$301 26

IV. Liabilities—None.

V. Miscellaneous.

No assessments were made during 1919.

The books of the Society were duly audited for 1919 on the 22nd day of December, 1919.

Names and post office address of the auditors for 1919: D. Fitzpatrick and A. T. Chapman, Toronto.

Books of record kept by the Society: Income and Expenditure Book and Contribution Book.

No changes were made during 1919 in the Constitution of the Society.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$276.52.

Cash received during 1919 from:

Initiation fees	\$4 00
Assessments	316 20
Interest and dividends	5 90
Donations	45 49
Total receipts	\$371 59

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1919 for:	
Registration fee and incorporation fee	\$4 00
Law costs	3 00
Travelling expenses	25
Rent, light, heat and taxes	12 00
Managing officers' salaries	20 00
Printing, stationery and advertising	6 65
Postage, telephone, etc.	32 00
All other expenses	78 95
<hr/>	
Total expenses of management	\$156 85

(b) Miscellaneous Expenditure.

Medical attendance	,175 00
Gratuities	15 00
<hr/>	
Grand totals	\$346 85
<hr/>	

BERDITCHEVER BROTHER LOVE SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto

Organized July 25th, 1915; incorporated 23rd May, 1916.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

D. Rockstein, PresidentToronto.
 S. Halperin, SecretaryToronto.
 J. Hurowitz, TreasurerToronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 146.

Number of members who died during 1919, none.

Amount of funeral benefits paid during 1919, \$213.00.

II. Sick Benefits.

Number of members who received sick benefits during 1919, 8.

Amount of sick benefits during 1919, \$293.25.

Number of weeks' sickness experienced during 1919, 28.

Amount paid for medical attendance during 1919, \$495.35.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1919, \$1,679.41.

III. Assets.

Cash value of real estate	\$1,310 00
Cash in Dominion Bank	\$1,679 41
	<hr/>
	\$2,989 41
	<hr/>

IV. Liabilities—No information.**V. Miscellaneous.**

Assessments are made when necessary.

The books were audited quarterly during 1919.

Amount of bond of Treasurer, \$100.00.

Names and addresses of the auditors for 1919: J. Levitt and J. Resansdry.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$1,364.05.

Cash received during 1919 from:

Per capita	\$267 25
Application fees	20 50
Initiation fees	9 25
Dues	1,400 65
Interest and dividends	12 00
Donations	20 25
Cemetery	172 65
Medical attendance	530 20
Tickets <i>re</i> Ball	586 51
Theatre and Ball Undertakings	860 09
All other receipts	87 90
<hr/>	
Total	\$3,967 25
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VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1919 for:

Law costs	\$23 90
Registration fee	3 00
Printing, etc.	370 36
Salaries	155 00
Interest	100 00
Rent, light, heat and taxes	63 00
Postage, telephones, telegrams and express.....	15 97
<hr/>	
Total expenses of management	\$731 23

(b) *Miscellaneous Expenditure.*

Funeral benefits	213 00
Benefits to widows and orphans	395 00
Sick benefits	293 25
Medical attendance	495 35
Cemetery expenses	97 72
Cemetery trees	143 00
Charities	366 11
Relief	100 00
Gratuities	308 23
All other	509 00
<hr/>	
Total expenditure	\$3,651 89

CZENSTOCHOWER AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Head Office, Toronto

Organized July 1st, 1915; incorporated 11th September, 1916.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

M. Kaplan, President	Toronto.
M. Rosen, Secretary	Toronto
C. Danziger, Treasurer	Toronto.

II. Sick Benefits.

Sick benefits were undertaken by the Society, with a membership of 116.

Number of members who received sick benefits during 1919, 21.

Amount of sick benefits paid during 1919, \$292.07.

Number of 'weeks' sickness experienced during 1919, 45.

Amount paid for medical attendance, \$1,260.35.

III. Assets.

Cash value of bonds	\$500 00
Cash in Bank of Nova Scotia	760 00
Total assets	<u>\$1,260 00</u>

IV. Liabilities—None.**V. Miscellaneous.**

The books and accounts of the Society were duly audited February 12th, 1920.

The names and addresses of the auditors were as follows: B. Wolhendler, K. Shiff and M. Litner, Toronto.

No changes were made during 1919 in the Constitution and By-laws.

Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$755.79.

Cash received during 1919 from:

Application fees	\$23 30
Dues	743 33
Initiation fees	17 74
All other	937 39

Total receipts	<u>\$1,721 76</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1919 for:

Rent, light, heat and taxes	\$89 50
Salaries	76 75
Printing, etc.	85 63
Postage, telephones, etc.	49 48
	<hr/>
	\$301 36

(b) Miscellaneous Expenditure.

Sick benefits	292 07
Medical attendance	262 27
All other	361 50
	<hr/>
Total expenditure	\$1,217 20

GOODYEAR RELIEF ASSOCIATION.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 4th November, 1919, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Goodyear Relief Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to insurance contracts.

ACCO EMPLOYEES' SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 25th February, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. Head Office of the Society is at Niagara Falls. Suits by or against the Society may be brought in the name of the Acco Employees' Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

SLINGSBY MANUFACTURING COMPANY, LIMITED, EMPLOYEES' SICK BENEFIT ASSOCIATION.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 16th March, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, **rights** and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. The Head Office of the Society is at Brantford. Suits by or against the Society may be brought in the name of the Slingsby Manufacturing Company, Limited, Employees' Sick Benefit Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

CANADIAN HEBREW BENEVOLENT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 25th March, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Canadian Hebrew Benevolent Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

WILLYS-OVERLAND EMPLOYEES' MUTUAL BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 7th April, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Willys-Overland Employees Mutual Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

MACHINE & STAMPING COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 8th April, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Machine & Stamping Company Employees' Mutual Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

EMPLOYEES' MUTUAL BENEFIT ASSOCIATION OF THE DOMINION FORGE & STAMPING CO., LIMITED.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 15th May, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Employees' Mutual Benefit Association of the Dominion Forge & Stamping Co., Limited.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table I.—Life Insurance or Benefits in the nature thereof.

Table II.—Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1919.	Amount of Insurance in force in Ontario at 31st December, 1919.	Number of Certificates in force anywhere at 31st December, 1919.	Amount of Insurance in force anywhere at 31st December, 1919.	Number of Claims matured in Ontario in 1919.	Amount of Insurance Benefits paid in Ontario during 1919.	Amount of Disability Benefits paid in Ontario during 1919, including pensions and gratuities.	Assets in Ontario at 31st December, 1919.	Liabilities in Ontario at 31st December, 1919.	Total Assets anywhere at 31st December, 1919.	Total Liabilities anywhere at 31st December, 1919.
	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$
Chosen Friends Grand Council, Canadian Order.....	23,988	21,448,356 80	27,530	24,749,443 80	319	392,037 83	77,699 72	1,390,513 51	61,443 82	1,330,513 51	72,718 82
Civil Service Mutual Benefit Society.....	3,610	(a)145,000 00	13,880	14,124 65 00	(a)154	91,300 00	17,361 86	17,361 86	.....	17,361 86	.....
Commercial Travellers' Association.....	13,840	5,858,715 00	13,840	5,858,715 00	(a)154	91,300 00	17,361 86	1,316,857 01	.....	1,316,857 01	.....
Federated Association of Letter Carriers.....	379	358,250 00	891	5,858,715 00	.....	.....	.....	6,836,336 16	163,146 20	7,024,373 49	188,235 36
Foresters, Canadian Order of, High Court.....	29,139	39,307,750 00	77,096	77,076,250 00	358	353,961 82	.....	.....	25,000 00	8,636,332 12	260,457 50
Foresters, Catholic Order of.....	8,554	8,797,000 00	155,467	155,097,000 00	96	136,115 03	.....	.....	.....	80,334 54	.....
Hamilton Firemen's Benefit Fund.....	124	.....	124	.....	1	450 00	196 39	150,324 54	530 10	.....	.....
Hamilton Police Benefit Fund.....	103	.....	103	.....	.....	.....	(b)6,056 78	144,440 24	.....	.....	.....
Home Circles, Canadian Order of.....	4,964	5,891,622 00	5,337	6,267,802 00	99	121,190 23	2,644 13	835,250 21	8,974 83	835,250 21	8,974 83
Knights of Malta, Chapter General of Canada.....	343	78,000 00	185	78,000 00	7	1,700 00	.....	15,233 76	.....	15,233 76	.....
Knights of Pythias.....	3,735	238,943 00	76,040	101,248,891 00	3	2,500 00	.....	78,981 65	544 97	78,981 65	544 97
London Police Benefit Fund.....	52	.....	52	.....	.....	.....	.....	96,505 88	.....	96,505 88	.....
The Macabees.....	8,051	8,783,000 00	293,595	352,343,547 05	113	150,666 42	21,444 38	41,420 34	4,000 00	23,543,396 44	1,785,100 65
Mutual Masonic Compact.....	197	19,700 00	203	20,300 00	5	500 00	.....	36 91	.....	.....	.....
Oddfellows, Canadian Order, Grand Lodge.....	2,615	1,983,520 67	2,805	2,157,770 67	51	31,665 37	900 00	280,950 54	4,021 87	285,972 41	5,521 87
Oddfellows Relief Association.....	12,373	14,688,750 00	20,996	25,351,750 00	176	253,664 83	3,000 00	1,970,037 53	20,333 33	1,970,037 53	53,083 33
Ontario Commercial Travellers' Association.....	3,102	1,353,670 00	3,102	1,353,670 00	39	23,490 00	.....	434,850 54	2,026 32	434,850 54	3,326 32
Orange Grand Lodge of British America.....	3,034	2,981,000 00	4,303	4,257,000 00	48	57,707 57	.....	157,461 47	5,908 17	157,461 47	8,908 17
Royal Arcanum, Supreme Council.....	1,404	2,483,741 00	134,373	221,978,058 01	43	86,035 31	.....	66,985 17	18,133 00	7,575,869 31	568,074 30
Royal Templars of Temperance.....	4,000	2,853,500 00	3,530	3,886,500 00	45	71,536 44	.....	565,539 00	10,798 13	576,337 13	11,798 13
Sons of England, Supreme Lodge.....	20,762	2,421,643 01	2,795	2,963,584 40	67	47,000 00	200 00	511,646 88	23,348 97	511,646 88	25,348 97
Sons of Scotland.....	3,583	2,707,844 00	4,058	3,037,594 00	74*	68,016 05	.....	736,085 90	17,250 00	756,085 90	17,750 00
St. Joseph Union of Canada.....	658	.....	21,603	16,973,875 00	59	71,683 61	15,914 25	1,786,715 34	3,300 00	1,796,715 34	144,396 83
Toronto Firemen's Benefit Fund.....	432	.....	432	.....	.....	.....	.....	854,543 63	.....	854,543 63	.....
Toronto Firemen's Benefit Fund.....	432	.....	432	.....	.....	.....	.....	425,279 85	1,356 72	425,279 85	1,356 72
United Workmen, Ancient Order of.....	11,394	11,102,213 37	11,394	11,102,213 37	276	316,533 34	(b)23,153 45	1,438,005 32	36,830 86	1,428,005 32	26,830 86
Totals.....	172,111	137,677,643 85	862,182	1,016,014,619 30	2,286	2,518,535 43	151,919 00	20,256,236 40	399,553 98	159,858,458 30	3,191,901 62

(a) About. (b) Gratuities and Pensions.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1919.	Number of members who died during 1919.	Amount paid for funeral (Members, children; Members, wives; Members, parents)	Number of members sick during 1919.	Number of weeks' sickness experienced during 1919.	Amount paid for sick benefits during 1919.	Amount paid for medical attendance during 1919.	Amount paid for special relief during 1919.	Assets at 31st December, 1919.	Liabilities at 31st December, 1919.
			\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
American Watch Case Co.'s Employees' Mutual Welfare Association	150			34	68 1-6	532 55		138 75	500 65	
Army and Navy Veterans, Toronto.	492	5	220 00						3,244 19	
Army and Navy Veterans, Hamilton.	107	1	100 00				134 25	40 00	1,265 84	
Bain, Waggon Co. Employees' Mutual Benefit Society.	245	** 4	** 16 00	53	189 2-3	849 50		11,386 69	446 96	
Bank of British North America, W. & O. Fund.	(a) 300								458,094 85	
Beaver Sick and Funeral Benefit Club	135	** 1	** 30 00	15	51	244 24			145 59	
Bedfordshire Brother Love Sick Benefit Society	146		213 00	8	28	393 25	495 35	308 23	2,989 41	
Brown Bros., Limited, Employees' Benefit Society	77			13	49	168 92			417 22	
Brunner Mond Mutual Benefit Society	372	1	100 00	44	131	522 74	879 72		6,164 28	46 47
B. Greening Wire Co. Limited, Employees' Benefit Society	275	1	40 00	43	148	741 60			212 12	
Burrow, Stewart and Mine Benefit Society	147	1		29	91 1-2	275 00	50 00	40 00	74 78	
Canada Cycle and Motor Company, Limited, Employees' Mutual Benefit Society	348	1	30 00	96	210 3-7	995 88	432 92		694 14	45 00
Canadian Allis-Chalmers, (Ltd.) Employees' Mutual Benefit Society	698	8	575 00	201	788	4,733 08	759 37		1,368 66	
Canadian Furniture Manufacturers (Ltd.) Employees' Benefit Society	230			20	66 2-7	200 00	375 48		417 53	
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners.	1,526	6	395 00	31	260 5-7	700 48		2,963 49	13,199 32	
Canadian Order of Beavers.	87			7	18 3-7	92 09			907 97	*
Canadian Order of Chosen Friends*	651	83	4,400 00	1,429	8,037 9-7	31,566 75		700 00	*	
Canadian Order of Rechabites.		3	250 00	46	246	821 66	831 42		11,773 14	
Cigarmakers' Union, No. 55, Hamilton	206	{ ** 1	550 00	34	119	595 55		(b) 230 50	915 44	
Cigarmakers' Union, No. 27, Toronto.	182		** 40 00	42	250 1-2	1,252 40		(b) 218 00	1,772 69	
Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	74	2	60 00	18	40 5-6	129 50			150 00	
Cockshutt Plow Co. Relief Association.	578	2		135	517 1-2	2,070 04		150 00	386 47	
Consumers Gas Co.'s Employees' Mutual Benefit Society	510	5	776 00	432	373	1,865 73	1,031 58		684 74	
Czenstochow Airl Society	116			21	45	392 07	292 27		1,260 00	
Daughters and Maids of England, Grand Lodge		18	900 00						17,357 48	
Daughters and Maids of England, Subordinate Lodges	2,833			338	122	1,876 19	3,128 60		22,974 62	
Daughters and Maids of England, Juvenile Lodges.	386			37	102 1-3	75 00	272 30		1,753 52	
Dominion Expressmen's Sick Benefit Society	1,106	14	2,100 00	230	851	5,107 30			4,713 34	
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Soc'y.	921	5	150 00	187	507	2,028 46	1,381 50		1,266 93	
Employees' Protective League of the Seaman-Kent Co., Limited	118			37	82 2-7	411 46			769 12	
Evening Telegram Employees' Benefit Society	113			16	51	355 00			735 60	

Short Name of Society.

First Italian Society of Hamilton	54	{ 174 00 } ** 51 50	13	58 1-2	339 00	50 00	371 14	.....
Foresters, Canadian Order of, High Court*	*	771 { 38,550 60 4,896 60	7,133	49,424 6-7	186,704 53 24,059 51	866 20	*	.....
Foresters, Canadian Order of, Subordinate Courts						9,727 88	192,025 30	.....
Gordon Manufacturing Co.'s Employees' Benefit Society	41	1	6	.....	151 51	8 50	840 60	.....
Globe Printing Co.'s Employees' Benefit Society	74	1	13	45	225 00	.....	1,361 38	.....
Goodwey Relief Association	198	.....	38	158	630 80	.....	284 07	.....
Gould, Shapley and Muir Company Employees' Relief Association	112	{ ** 2 } ** 100 00	13	37	221 00	109 25	60 00	.....
Grand Order of Israel Benefit Society	1067	3 { 150 00	233	466	2,330 00	.....	1,572 19	.....
Gutta Percha and Rubber Mfg. Co.'s Employees' Sick Benefit Soc. ....						.....	.....	.....
H. A. Mutual Benefit Association	1468	2	424	820	4,630 95	3,054 00	1,144 24	.....
Hamilton Rolling Mills' Benefit Society	520	5	375 25	95	1,472 25	466 00	1,605 31	.....
Hamilton Lodge, No. 25, Theatrical Mechanical Association	41	1	50 00	4	210 00	76 50	1,986 34	.....
Hamilton St. Stanislaus Mutual Benefit Society	55	1	75 00	12	50 00	.....	1,016 30	.....
Hay & Co.'s Employees' Mutual Benefit Association	118	1	18	43	138 00	.....	136 07	.....
Hewittman & Co.'s Employees' Benefit Society	183	1	50 00	25	95	138 00	316 88	.....
Hibernians, Ancient Order of	990	22 { 9,890 85 + 2	100	355	1,774 50	641 47	27,776 58	.....
Hebrew Friendly Society	80	1	16	29	115 00	.....	368 82	.....
Hobewy Sick Benefit Society	95	.....	11	57	285 00	193 49	1,958 32	.....
Horne Cycles, Canadian Order of, Supreme Body* .....		.....	50	288	1,072 00	.....	1,641 03	.....
Imperial Varnish and Color Sick Benefit Society	75	{ ** 1 }	11	30 1-3	143 24	.....	182 32	.....
Independent Hebrew Benefit Association of Ottawa	93	.....	.....	.....	.....	265 75	547 78	.....
Irish Catholic Benevolent Union, Grand Body	174	1	1	.....	316 00	207 75	1,567 14	.....
Irish Catholic Benevolent Union, Subordinate Bodies	110	.....	7	11	68 60	.....	490 09	.....
Italo Canadiane Benevolent Society .....		.....	.....	.....	.....	.....	843 51	.....
Judean Benevolent and Friendly Society	175	.....	5	37	203 00	115 70	943 25	.....
Kietzer Sick Benefit Society of Toronto	120	1	13	58	290 00	288 02	1,958 53	.....
Knights of Pythias, Grand Lodge .....	*	.....	.....	.....	.....	.....	2,893 91	.....
Knights of Pythias, Subordinate Lodges	93	36 { 2,638 50 200 00	289	1,493	4,968 52	1,674 84	76,087 74	544 97
Knights of St. John, Ontario Grand Commandery, Grand Body .....		.....	12	53	170 00	75 50	564 49	.....
Knights of St. John, Ontario Grand Commandery, Subordinates .....		.....	4	.....	58 00	.....	.....	.....
Knights of St. John, Ontario Grand Commandery, Auxiliary	*	7	700 00	.....	.....	.....	.....	.....
Knights of Malta, Chapter General of Canada .....		.....	10	187	759 00	399 58	2,090 95	.....
Knights of Malta, Chapter General of Canada, Subordinates .....		.....	8	33	99 00	2 00	696 18	.....
Knights of Malta, Chapter General of Canada, Auxiliary .....		.....	.....	.....	.....	.....	.....	.....
La Congregazione della Immacolata Concezione di Marie Santissima	16	.....	.....	.....	.....	.....	433 29	.....
Ladies Orange Benevolent Association	5,500	50	.....	.....	.....	600 00	2,069 88	.....
Lamitzer Sick Benefit Society	90	.....	6	33	115 00	318 65	1,810 38	65 91
Lamitzer Sick Benefit Society .....		.....	25	38	175 00	90 00	65 00	.....
Leggia Danunzio Mutual Aid and Benevolent Society	40	.....	4	.....	.....	.....	602 45	.....
Loyal Orange Young Briton Lodge, No. 33	1,049	4	200 00	136	378 5-7	2,272 72	3,148 53	.....
Loyal Order of Moose	7,199	58	1,200 00	.....	.....	.....	4,456 69	.....
Loyal True Blue Association, Grand Body .....		.....	.....	.....	.....	.....	.....	.....
Maccabees, The*	*	119 { 5,950 00 9,892 00	2,930	12,640	78,359 56	.....	*	.....
Massey-Harris, Limited (Brantford) Employees' Benefit Association	900	{ ** 3 } ** 350 00	245	811 2-3	3,835 95	50 00	2,212 32	.....
Massey-Harris (Toronto) Employees' Mutual Benefit Society	2,000	{ 1,520 00 } ** 2	925	1,765 1-4	8,650 00	.....	1,960 74	.....
Mozier Sick Benefit Society	242	{ 247 98 } ** 2	36	136	680 00	486 75	10,860 03	.....
Methodist Book and Publishing House Employees Benefit Society	189	2 { 46 00 } 200 00	28	57	985 00	.....	1,080 19	.....
National Cash Register Employees' Benefit Society	81	.....	16	43 3-7	302 50	.....	1,145 37	.....

TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st December, 1919.	Number of members who died during 1919. (**Members' children; *Members' wives; Members' parents.)	Amount paid for funeral benefits during 1919. (**Members' wives; *Members' children; Members' parents.)	Number of members sick during 1919.	Number of weeks' sickness experienced during 1919.	Amount paid for sick benefits during 1919. \$ c.	Amount paid for medical attendance during 1919. \$ c.	Amount paid for special relief during 1919. \$ c.	Assets at 31st December, 1919. \$ c.	Liabilities at 31st December, 1919. \$ c.
National Iron Works Employees' Benefit Society	108				10	37 4 7	110 80		195 41	
Oddfellows, Independent Order of, Grand Lodge		518	23,380 99 (**9,764 01)		3,640	47,157	131,288 35		74,136 65	92,312 04
Oddfellows, Independent Order of, Subordinate Lodges	58,473								2,778,746 79	73,439 95
Oddfellows, Canadian Order of, Grand Lodge*	*	{ 35 ** 19	2,200 00 ** 380 00		6	46 1-2	174 56			*
Oddfellows, Canadian Order of, Subordinates					227	1,084	3,861 41		29,812 22	100 13
Oddfellows, Independent Order of, M. I., Grand Lodge	1,376	{ * 11 ** 10	1,080 00 ** 500 00		195	954 4-7	125 75		20,357 24	
Oddfellows' Independent Order of, M. U., Sub. Lodges									37,989 29	
Omaha Community Limited Employees' Relief Association	238				14	37 5-7	3,646 73	1,715 08	183 60	
Orange Grand Lodge, Ontario West	40,957	312	1,066 30		139	849	195 00		121 98	32 00
Orange Grand Lodge, Ontario East	136				2	8	2,549 25	6,157 66	17,730 39	
Ottawa Firemen's Superannuation and Benefit Fund	101		1,000 00				34 00		31,646 06	8 13
Ottawa Hebrew Benefit Society	186				5	19	77 04	324 23	1,003 66	
Ottawa Unity Protestant Benefit Society	66	2	36 00		6	72	185 00	38 71	299 78	79 00
Ottawa Typographical Union, No. 102	122	6	1,063 00		80	245	1,063 00		325 00	
Ottawa Theatrical Mechanical Association, No. 49	35				3	7	55 00	19 00	118 74	
Polish Young Men's Hebrew Society	161	** 1			40	40	360 00	449 80	1,305 00	
Polson Iron Works Benefit Association										
Postal Benefit Society, Toronto	200	4	600 00 (** 120 00)						620 79	130 00
Pride of Israel Sick Benefit Society	494	** 3	101 00		53	217 1-2	1,305 00	1,548 75	9,168 43	
Rogers, Wm., Mfr. Co. Welfare Society	79				7	23	135 30		361 00	
Royal Templars of Temperance, Grand Council					212	1211	5,512 00		472 59	
Roumanian Aid Association, Gloria	12	32	1,100 00		4	9	45 00		702 65	
Ruthenian Brotherhood of St. John the Baptist	35	1	50 00							
Sawyer Massey Co., Ltd., Employees' Mutual Benefit Association	376				112	350	1,244 35		938 50	
Società di Mutuo Soccorso la Trincaria di Toronto	114	145			28	103	515 00	242 15	2,719 17	
Società di Mutuo Soccorso Racalmese	83				8	8	42 00	100 00	103 00	
Società Figli di Italia di Mutuo Soccorso St. Antonio di Ottawa	148	{ * 1 ** 1	75 00 ** 50 00		23	88	440 00	78 00	2,043 54	
Sons of Abraham Benefit Society	75		16 00						379 88	
Sons of Italy Mutual Aid and Benevolent Society	37				10	32	180 00	60 00	238 75	

Short Name of Society.

Sons of England Benefit Society, Supreme Lodge *	350 149 34	24,950 00 7,450 00 510 00	4 3,850 14,545	57	160 25	53 00	*	*
Sons of England Benefit Society, Subordinate Lodges.....	27,956				49,430 79	39,909 53	254,049 17	3,772 11
Sons of England Benefit Society, Juvenile Lodges.....	2,400	8 115 00			1,432 82	2,023 41	13,330 84	176 86
Sons and Daughters of Ireland, Protestant Assoc., Grand Lodge.....	446	1 100 00					3,583 77	
Sons of Jacob Benevolent Society.....	160		10 70		166 50	432 84	4,138 42	810 00
Sons of Lithuania Benefit Society.....	67	1 4 00	6 29 1-2		177 00	331 92		
Sons of Scotland Benefit Society.....	8*		14 27		162 00	58 00	906 23	
Sons of Scotland Benevolent Association*	8*		18 44		207 00	19 50	841 12	*
Sons of Temperance Sick and Funeral Benefit Department.....	9		43 250 2-7		1,019 16		1,489 91	
St. Stanislaus Mutual Benefit Society.....	65		2 3		9 00		1,438 40	
Steel Company of Canada, Limited, Hamilton Works, Employees' Benefit Society.....	2,450	13 4,300 00	1,735 2,169		183 43	35 00	4,409 24	1,050 00
St. Albert Friendly Society.....	47	1 30 00			8,763 40	2,758 58	138 50	
St. Boniface Benefit Society.....	509	4 132 00	86 327		1,392 90		4,243 38	
St. David's Y. P. U. Sick Benefit Society.....	397	3 223 00	53 224		986 57	63 10	730 53	
St. Jean Baptiste Society, Ottawa.....	384	** 4	12 292 3-4		931 60		6,796 31	
St. Joseph Mutual Benefit Society.....	65	1 30 00	7 31		93 00		2,710 57	143 00
St. Joseph Aid Society of Formosa.....	56		12 47		150 00		1,005 48	
St. Joseph Lithuanian Benefit Society.....	22	8 15	15				858 89	*
St. Joseph Union of Canada *	*	** 90	2,312 15,736		77,844 51		935 01	
St. Luke Benefit Society.....	47	1 11	4 11		29 33		832 82	
Star of Italy Mutual Aid and Benevolent Society.....	60	1 48 00	1 3 6-7		20 32	62 30	843 65	86 35
Staszewski Benefit Society.....	163	1 250 00	10 42		60 00	185 30	19,600 00	
Theatrical Mechanical Association.....	323	2 337 50	97 27 1-7		944 50	240 00	10,194 67	
Toronto Civic Employees' Benefit Association.....	557	1 290 00	69 394		2,364 00		2,248 02	
Toronto Carpet and Barrymore Cloth Mutual Benefit Society.....	217	3 272 00	31 104		530 00	803 99	6,384 77	
Toronto Hebrew Benevolent Society.....	94					175 00	361 26	
Toronto Hearts of Oak Medical Agency.....								
Toronto Independent Benevolent Society.....	145	1 450 00	13 41		282 00	412 25	3,391 19	
Toronto Musical Protective Association.....	1,180	** 1					43,063 95	440 49
Toronto and Niagara Power Employees' Mutual Benefit Society.....	184	6 300 00	34 219		657 00		900 00	
Toronto Railway Employees' Union and Benefit Society.....	2,611	4 160 00	57 216		794 00		1,728 89	
Toronto Typographical Union, No 91.....	1,293	13 12,200 00	226 562 4-7		2,785 00	1,016 50	4,468 83	
Transportation Club of Toronto.....	124	20 7,185 00	120 532		2,664 00		451 39	
United Workmen, Ancient Order of*	*	6 180 00	108 535 5-7		2,459 71		*	
Verily Plow Company Relief Association.....	500	11 510 00	109 385 1-3		1,715 86		835 75	
W. and J. G. Greer's Employees' Mutual Benefit Society.....	82	** 1	27 8 5-6		359 39		118 34	
Young Men's Hebrew Association.....	35		3 8		40 00	63 00	1,646 41	
Zion Benevolent Society.....	190	{ 1 85 00 ** 1 10 00	28 54		293 00	283 12	3,865 60	
Totals.....	183,596	3,067 184,206 38	32,126 166,789 5-6		698,334 83	103,624 53	4,300,787 31	103,600 31

(a) Membership taken from Application for Renewal of Registry, 30th June, 1918.

* Membership, Assets and Liabilities shown in Table 1.

** No. 148, Amount \$11,628.51. † No. 4, Amount \$91.00. ‡ Amount \$105.00.

APPENDIX TO THE REPORT (1919)

OF THE

REGISTRAR OF FRIENDLY SOCIETIES

THE SOLVENCY OF FRATERNAL BENEFIT SOCIETIES

An address given before the Conference of Provincial Superintendents of Insurance
at Winnipeg, October 5th, 1920.

BY FRANK SANDERSON, M.A., LL.D., Consulting Actuary.

The vital importance of Fraternal Benefit Societies to the home, to the community and to the State, has for many years been generally recognized. The State sustains an important relation to these benefit-granting societies and that relation naturally expresses itself in legislation.

The question of legislation in reference to fraternal orders is both difficult and delicate. In dealing with this subject, much strong feeling has been engendered in years gone by, in Great Britain, the United States and Canada. The problem is still with us and will not down until properly settled. Recent and prospective legislation in the United States and Canada, touching the financial position of these societies, is demanding attention on every side. The present magnitude and extent of the operation of fraternal societies in America is seen by these striking facts:

Annual benefits paid (1919)	\$150,000,000
Number of Members	Ten Million.
Amount of Insurance	Ten Billion Dollars.

A NEW METHOD OF APPROACH.

It has been my privilege in recent years to devote some time in viewing the situation as to fraternal benefit societies from the inside as well as the outside. I have come into the closest contact with many officials and insured members in their chief legislative meetings when questions as to the solvency and readjustment of rates and benefits were under discussion. I have endeavoured to study the human elements as well as the actuarial and financial factors that enter into the solution of the questions that are still live issues both for the societies themselves and for Government officials.

May I, therefore, begin by stating a conviction arrived at by close touch with the main issues involved, that the time has arrived when a better method of approach than has too often prevailed, must be applied to the problem of bringing all such societies to a sound position. Until a comparatively recent time the method of approach in all spheres of investigation was largely the deductive and dogmatic method. That method is now largely set aside by the educated modern mind. The last quarter of the 19th century and the opening years of this century have made it evident that the true way to approach the study of any subject, whether it be science, economics or religion is the *Historical Method*. We have now come to realize that we can never understand anything until we find out how it came to be. "The history of a thing is the thing." To trace the growth of an institution is the only possible way to get at its meaning. So the historical approach is characteristic of all intelligent intellectual effort to-day. It traces effects to their causes, reconciles divergences and softens our asperities. Instead of fighting our opponent we explain how he came to be. Thus tolerance and comprehension take the place of dogmatic argument, invective and denunciation.

Approached from the historical point of view, we enter upon the investigation of fraternal insurance and its problems with a comprehensive and sympathetic appreciation of how things came to be as they are. From an historical review of what has been done in different parts of the world to improve by legislation and otherwise the financial position of these societies, we are in a better position and attitude of mind to point the way for the better protection of both their present and prospective members.

The late Sir George Hardy, Ex-President of the Institute of Actuaries, has truly pointed out that friendly societies "were *originally* purely social in character, *subsequently* charitable and mutually protective, and only in *recent* times financial."

Here then, we have in a sentence the genesis and evolution of Friendly Societies, or, as they are generally called in America—Fraternal Societies. Thus by seeing historically how the emphasis changes from the purely social, first to the charitable, then to the mutually protective, and then to the financially developed insurance character, we are in a better position to apply appropriate methods and legal enactments to remedy any existing short-comings in this institution which has its roots so deeply imbedded in the human family.

The foregoing states briefly and simply a broad, general principle—a method of approach, an attitude of mind. But everything turns on a right approach. My subject now requires me to narrow the application of this principle to the question of "Legislation as to the solvency of Fraternal Societies." In the application of the historical method one naturally asks what steps have been taken, in the past, to correct by legislation, defects in Friendly Society finance. From a comprehensive view of past successes and failures in this direction, and from an enlightened understanding of present day requirements, we will the more surely blaze out the safe legislative path for the days to come. I must ask, therefore, that instead of the microscope we use the telescope and take a rapid historical survey of legislation in Great Britain, United States and Canada, looking towards an improvement of the financial condition of these societies. I am convinced that such a survey will satisfy both fraternalist and legislator that on this side of the water, and on this side of the boundary line the sins of statutory omission will produce a chastened sense of humility and a true repentance which should lead to "Acts" of righteousness "writ large" on the Statutes of Provincial legislatures.

LEGISLATION IN GREAT BRITAIN.

Friendly Societies in Great Britain are of very much older date than the fraternal benefit societies of America, which date back only a half century. Although British friendly societies date back long before the 16th century our legislative starting point is the year 1793, in the reign of George III. The Imperial Act of that year gave Government encouragement to such societies and protection to their members, including remedies against defaulting officers, exemption from stamp duties, the settlement of disputes, the protection of the funds against illegal distribution and the submission of rules for official approval.

When we read that one hundred years ago the British Parliament considered the wisdom of appointing five public valuers—"persons skilled in arithmetical calculation" to whom tables and rules of Friendly Societies might be submitted, we begin to realize how backward we still are in this "up-to-date" western world.

I shall not stop to emphasize the important British enactments of 1829, 1850, and 1855, nor the findings of several Select Committees of Parliament. The most important features of these Acts were embodied in the great Act of 1875 which has wielded such a powerful influence in raising the financial status of British Societies and was in force down to 1896, when its place was taken by an amended Act still known as the Friendly Societies Act of 1896. The Act of 1875 was preceded by an investigation by a Royal Commission covering five years of painstaking work, during which eminent actuaries and others gave valuable evidence and assistance in framing the subsequent legislation which has been of inestimable benefit in educating friendly society members in sound insurance principles.

Let present day Superintendents of Insurance and members of fraternal societies not fail to note that nearly half a century ago a British Royal Commission announced that one thing was absolutely essential to the permanence of friendly societies,—*periodical valuations of assets and liabilities, followed by necessary corrections of tables of rates and benefits, and that such valuations should be made compulsory upon all registered societies.*

These actuarial valuations embodied in an actuarial balance sheet have been required by law since the passing of the Act of 1875, and continue to be required in the present British Friendly Societies Act of 1896. The results of the valuations are made public in the reports of the Government Registrar. These compulsory public stock-takings and the wide publicity given to them have been the prime factors in educating public opinion and stimulating societies to revision of rates and improvement of their financial status.

In this respect, Great Britain is half a century ahead of the United States and Canada. I shall not stop our rapid telescopic survey to point out many important features of the British Friendly Societies Acts of 1875 and 1896, because I want to emphasize only the keystone, viz.: *Compulsory actuarial valuation and publicity of the actuarial balance sheets.*

The following is the form of Actuarial Balance Sheet required:

FRIENDLY SOCIETIES ACT (1896), ENGLAND.

Dr.		Cr.	
	£		£
To pres-value of benefits assured by the Society, as per summary		By total funds, as per Secretary's return	
" other liabilities, viz. (Full particulars to be given)		" pres-value of future contributions applicable to benefits	
" surplus (if any)		" other assets, viz.: (Full particulars to be given)	
		" deficiency (if any)	

Particulars of the table or tables of mortality and rate or rates of interest used are required to be given and the balance sheet certified by a public valuer.

It is now generally acknowledged in Britain that if the principles of compulsory actuarial valuations and promulgation of valuation balance sheets had been in operation a quarter of a century earlier than they were, British Friendly Societies would have been able to correct many of the mistakes they had inadvertently made.

The leading British Friendly Societies have now been brought to a high degree of solvency. To the wise legislation of 1875, recommended by the Royal Commission of fifty years ago, this is largely due.

I may add that Friendly Societies in Australia, New Zealand and South Africa are required to have periodic actuarial valuations.

As an illustration of how far advanced Australia is in legislation as to the solvency of Friendly Societies, I add (as an appendix) extracts from the Friendly Societies Act of Victoria, Australia. The advanced character of this legislation has made us in this country seem rather backward.

LEGISLATION IN THE UNITED STATES.

The fraternal system of insurance in America dates back just a little over half a century (to 1868), when John J. Upchurch founded the Ancient Order of Workmen in Pennsylvania. I am dealing only with the historical aspect of legislation; I shall, therefore, pass over the period of the marvelous extension of fraternal insurance in the United States and Canada which lasted up till about the end of last century. Prior to 1893, fraternal insurance was exempt from the operation of insurance laws in most of the states.

The legislative period for fraternal societies commences in two states in 1888, and it was not till the year 1893, or a quarter of a century after their origin, that the first Uniform Bill (approved by the National Fraternal Congress), was first enacted—just one hundred years after the first Act of the Imperial Parliament of Great Britain dealing with Friendly Societies. This Uniform Bill did little or nothing to reveal the insecure foundation on which the millions of fraternal insurance was resting, as it contained no provision for actuarial valuation. The year 1895 makes a great turning point in the view-point of fraternal leaders, for it is recorded that at the annual meeting of the National Fraternal Congress, held that year in Toronto, the special report of the Committee on the Good of the Orders was read and warmly debated behind closed doors with no stenographer allowed. The popular theories as to new blood, average age and lapses were discovered and admitted to be untenable, and it was recognized that "facts" must supplant untenable "theories." The ephemeral period had passed, the educational period had begun.

The net outcome of this internal discovery and upheaval resulted, within five years, in the preparation and promulgation of the National Fraternal Experience Table of Mortality (1899), which has done so much to enlighten societies and bring about better conditions. The ten years prior to the first really important legislation in the United States, i.e., the period from 1901 to 1910, was one of great fraternal unrest and internecine warfare resulting in the separation of several societies from the National Fraternal Congress and the formation of another organization (Associated Fraternities of America), which strongly opposed statutory enactments as to fraternal societies. During this period the fundamental idea that adequate reserves are a necessary part of a system of level rates of contribution took hold of fraternal leaders.

Enlightened fraternalists, backed by public opinion and pressure of the State Insurance Commissioners, brought about the first serious attempt in the United States to deal with the reform of fraternal insurance by legislation. A joint conference of the two previously mentioned fraternal organizations with the State Insurance Commissioners at Mobile, Alabama in 1910, resulted in an agreement on what has since come to be known as the "Mobile Bill," which was enacted by a few states, but before general adoption a subsequent conference at New York resulted in the suggestion of less stringent valuation requirements as set forth in what is now known as the New York Conference Bill of 1912, since enacted into law by about forty states. Both the Mobile Bill and the New York Conference Bill provided for annual valuations of the insurance certificates of societies reporting to the various State Department. The Mobile Bill required more rapid improvement from triennium to triennium as to solvency than was agreeable to some societies, so that easier provisions were unfortunately inserted in the New York Conference Bill, which is now the chief legislation in force in the United States as to fraternal societies, which attempts to improve the financial position of these orders. It is worth noting that the two separated fraternal organizations before mentioned re-united in 1913, under the name of the National Fraternal Congress of America, although there remains a smaller organization called the Federated Fraternities.

The Mobile Bill provided for:

- (1) Annual actuarial valuations of certificates on the N.F.C. 4% basis (with certain alternative bases).
- (2) The valuation to be certified to by a competent actuary or accountant.

- (3) That the valuation is not to be regarded as a test of solvency.
- (4) A report of the valuation and explanation of the facts to be furnished to each member annually.
- (5) Provision in Societies' Laws for extra rates of contribution to meet matured claims and maintenance of the funds required by its laws.
- (6) When percentage of solvency is less than 90% the society is required to reduce the deficiency by a least 5% of the total deficiency, at each succeeding triennial valuation.
- (7) If at any triennial valuation such improvement is not made the State Insurance Commissioner shall direct Society to meet the legal requirements and if at succeeding triennial valuation it has not done so, the Commissioner may, in the absence of cause shown for such failure, take steps to wind up the Society, or, if a foreign society, may cancel the license.

The New York Conference Bill took the main virtue out of the Mobile Bill, when it provided not only that any Society, no matter how low its degree of solvency, is not required to do more than *not get worse*, but added a section now known generally as Sec. 23 (B), which allows a society to value its certificates on a so-called "accumulation basis," which provides no guide or guarantee for future stability. In the official language of a competent Committee of American fraternalists, Sec. 23 (B) of the New York Conference Bill "will prove to be a delusion for the society attempting solvency by this method."

The fact that the New York Conference Bill is in force in about forty States, means that further legislation must be enacted to improve the situation. Reference to this will be made a little later.

PROVINCIAL LEGISLATION.

Prior to the year 1916, no provision for regular valuations of the insurance certificates of fraternal societies existed in the laws of any Province of Canada, nor in the Dominion Insurance Act. This was not due to the oversight or short-coming of the Superintendents of Insurance, but to the fact that for years outside influences at work rendered it impossible for either Insurance Departments or members of Parliament and Legislature to carry out desirable legislation and needed reforms. It was not until the laws of nature and arithmetic, together with the general trend of public opinion both inside and outside fraternal ranks, had made such legislation possible of enactment that we find the first requirement for the valuation of the certificates of fraternal societies placed on the statutes of any province of Canada. The adoption in the United States of the Mobile Bill, and the New York Conference Bill, created the atmosphere and the occasion for the passing by the Ontario Legislature of amendments to the Ontario Insurance Act embodying several of the valuation and other requirements of the United States Acts just mentioned.

The new Ontario Act passed in 1916 did not, fortunately, include the ineffective section of the New York Conference Bill known as section 23 (B), previously referred to. On the other hand, it did not provide for *annual* actuarial valuation reports to the Insurance Department as required by both the Mobile Bill and the New York Conference Bill, but only for a valuation *every three years*. Nor did it provide for any *improvement* in the degree of solvency of a Society from triennium to triennium no matter what the degree of actuarial insolvency, but was content with the condition of "not getting worse." It provided that if, at any triennial valuation subsequent to 1917, the society had gone backward as to solvency, then a restoration is supposed to be made up to the 1917 degree of solvency within two years, or thereafter the rates for new members are to be those known as the Hunter rates, and these contributions kept apart from other funds of the society; and further if at next triennial valuation no improvement be shown, then the new members are supposed to be placed in a separate class and their certificates valued as an independent society in respect of contributions and funds.

Other provisions were incorporated but the above are the vital parts of the 1916 Ontario amendments as to solvency.

Unfortunately, by some strange action or suggestion, an innocent looking sub-section was added at the end absolutely nullifying the foregoing provisions as to a society maintaining its degree of solvency, by the proviso that unless the governing body of the society at its annual meeting voted itself within the application of these new legal provisions, the said provisions should not apply or have any effect. To the credit of the officers and executive of the Canadian Fraternal Association be it said that they made more than one effort to have this remarkable clause eliminated, but unfortunately, without success.

No society having since voted itself within the operation of these special solvency clauses they are, therefore, now actually "dead wood" in the Ontario law. It should be recorded that at the last session of the legislature the present Superintendent of Insurance recommended the elimination of the objectionable clause, but owing to certain representations it was allowed to stand until the next revision of all the provisions as to valuation and solvency. When we remember that in Great Britain compulsory actuarial valuations for Friendly Societies have now been required for about half a century, and various other allied returns for a much longer period, it cannot be admitted that our legislators in Canada have been guilty of breaking the speed limit in legislation touching the solvency of fraternal societies. The fact is adequate and effective legislation on this vital question is long overdue on Provincial Statute books, and the Ontario law of 1916 is sadly in need of being replaced by a more worthy substitute.

The hopelessness of a large society, say 50% solvent, with a deficiency say of \$10,000,000, ever overcoming this deficiency by any mere makeshift methods and without honestly facing a readjustment of rates or reduction of benefits is manifest by the annual loss from *interest alone*—a loss at 5% of \$500,000 per annum on the deficiency. The increase in liability due to increase in age works much faster in such a case than any increase in assets from year to year.

There is still a field for the worthy friendly society, but the faithful and intelligent fraternal leader must have his hands upheld by sane and effective legislation which will make it easier for the sound and solvent society to succeed and more difficult for the unsound and unrepentant society to trade upon the credulity of the public. May our Provincial Superintendents be endowed with a high sense of official duty and a fine sense of appreciation of the needs of the fraternal society.

DOMINION LEGISLATION.

Until the year 1919 no provisions appeared in the Dominion Insurance Act as to actuarial valuation and solvency requirements for fraternal societies, notwithstanding urgent representations of the Insurance Department on the subject. An interesting history of the rise and departure of the non-fraternal "assessment associations" could be told, but I must turn at once to the recent Dominion legislation of 1919, when the old "Assessment Life Insurance" portion of the Act was at last wiped off the statutes of Canada, and a more worthy portion known as "Part II, A, Fraternal Benefit Insurance" took its place. This is the most advanced and worthy piece of legislation dealing with fraternal societies that has yet appeared on this side of the Atlantic, even though it bears evidences of compromise to meet awkward circumstances. It is a straightforward and honest attempt to deal with a perplexing subject in a way that reasonably satisfies public needs and at the same time carries the judgment and tacit approval of the most reliable fraternal leaders. It avoids the marked weaknesses and the "put-off-till-tomorrow" policy so manifest in the American Mobile Bill and New York Conference Bill, which, it now appears, already need amending.

Touching the Dominion Act, let me quote the opinion of an outstanding leader of American fraternalists, himself the head of a large American Society doing business in Canada, which has not yet attained to full actuarial solvency. Addressing the Canadian

Fraternal Association a few months ago, this prominent and honored fraternalist, Mr. D. P. Markey, of Detroit, ex-President of the National Fraternal Congress, said:

"The provisions of the (Dominion) Act referred to, are not only timely and wholesome, but in our judgment should be earnestly welcomed by all Fraternal Benefit Societies doing business in Canada. It is to be regretted that such action was not taken twenty years ago or more, not only in Canada but in the United States as well."

Mr. Markey is frank enough and honest enough to put his finger on the cause of the present necessity when he added:

"We have no one to blame for our troubles in connection with readjustment of rates but ourselves. We were shortsighted, perhaps cowardly, in handling the situation. I think we are all satisfied now the laws of mortality are inexorable and that any institution which attempts to defy them is only sowing the wind and will reap the whirlwind."

The Dominion enactment has this broad, general characteristic—it approaches the solution from a knowledge of the history and genius of the friendly society. It avoids the rigidity of old-line statutory valuation requirements—it is flexible in operation without being vague and loose in conception. It leaves a large degree of responsibility for the society's financial position to the society's actuary, who must, however, be qualified.

For Provincial requirements this law would, of course, have to be adapted to local requirements and possibly provision made for embarrassing circumstances that are not provided for in 1925 when all societies licensed under the Dominion Act are expected to have been brought to 100% solvency.

There is one practical consideration that should commend itself to Provincial legislators and Superintendents of Insurance. This is that the main principles and requirements of the Dominion Act have been the subject of much interchange of view between the Dominion officials and fraternal officials. The debatable ground has been gone over and a workable legislative programme agreed upon. This is saying a great deal. As evidence I have already quoted the head of a leading foreign society. I add an extract from the annual report a year ago of the Counsellor of the Canadian Fraternal Association:

"An agreement was arrived at as a compromise between the views of the Committee (of the societies) and those of the Superintendent. Representatives of the societies interested in the Bill attended before the Banking and Commerce Committee, when all of this amending Bill was adopted by said Committee without opposition."

(The Counsellor refers to one minor excepted point which, it is understood, was afterwards arranged.)

Another practical consideration is the fact that several societies which are under Provincial jurisdiction have, in recent years, made readjustments which are claimed to be adequate. They would, therefore, not probably be affected. Others would, it is believed, welcome the advantages which a 100% solvent condition would open up to them. With the depressing effects of actuarial insolvency out of the way, a new era would open for Friendly Societies.

What then are the broad principles and requirements of the recent Dominion Act?

The following is a digest and analysis of the principle provisions of the Dominion Act, especially those dealing with solvency:—

1. Fraternal societies not required to comply with the same actuarial test, nor to make the same amount of deposit as regular insurance companies.
2. A large degree of responsibility and liberty is left to the society's own selected but qualified actuary.
3. A Government deposit of \$10,000 is required.
4. Before receiving Dominion license a fraternal society shall file among other statements, an actuarial valuation by a qualified actuary appointed by the society, who shall certify as to the solvency of the society.

5. A foreign fraternal society hitherto transacting business in Canada, and at present unable to furnish an actuary's certificate of 100% solvency, may, if its premium rates for *new members* be considered adequate, and it is otherwise eligible, receive a provisional license annually until 1st March, 1925, after which the society must comply with section (4) above (i.e. be 100% solvent) in order to renew its license.
6. A provincially incorporated fraternal society desiring a Dominion license and unable to furnish an actuary's certificate of 100% solvency on an officially approved basis, may, subject to the other provisions of the Act obtain a license either by depositing with the Government adequate reserves on new certificates after date of license; or, by placing new members on adequate rates, and in a separate class, with their funds held exclusively for such class. Such license may be renewed annually until 1st March, 1925, after which the society must comply with section (4) above (i.e., be 100% solvent) in order to renew license.
7. Special provision is made for dealing with a society falling below 100% solvency. On request (preceded by full investigation) the society must make good the ascertained deficiency within four years, otherwise its license may be withdrawn.
8. Every licensed society shall annually mail to each certificate holder in Canada a copy of the valuation balance sheet on the basis used in the filed annual statement and an explanation of the facts concerning the society's condition thereby disclosed.
(The basis of valuing mortuary benefits is the National Fraternal Congress Table and interest at 4%, subject to certain permissible variations.)
9. Copies of policy forms must be filed with the Superintendent and shall contain certain standard provisions.

WHAT OF THE FUTURE?

In the evolution of the fraternal societies to their present position the duty of the Legislature may be summed up in these broad but sane official words of an important Royal Commission:—

"The stability of these useful bodies ought to be legislatively assured, and the only method of securing and maintaining that stability known to the science of insurance is to forbid the making of contracts below the actual cost.

"With regard to their present members it is not equitable that members hereafter joining and paying rates just equal to actual cost should have their rates affected and their protection imperilled by the needs of those whose provision [rates] may prove inadequate."

This statement recognizes the two sides of the problem requiring legislative solution—the adequate and inadequate rated members. The majority of Canadian fraternal societies being provincially incorporated and under provincial laws, the provinces are now face to face with the imperative obligation to improve the law and not to fall behind the Dominion and the United States in the effort to protect the public and give permanent stability to these societies, which can fill many useful functions if assured of their future. Adequate rates and proper reserves are an absolute essential to stability. There is no excuse for a society not adopting adequate rates for new members at this late hour. The view of fraternal leaders may be stated in two sentences, addressed to fraternal members:

"*It is a crime to issue certificates upon inadequate rates.*" (Executive Com. Report, Nat. Frat. Congress.)

"I declare that any person who issues a certificate on inadequate rates is committing a *deliberate fraud*. Ignorance is no excuse to-day." (The President of an American Fraternal Society.)

Thus adequate rates for new members is a first step.

Another step is then necessary. The most reliable fraternal judgment has recently declared that "*the laws should distinctly provide for the segregation of funds accumulated by the payment of those paying adequate rates.*" (Exec. Com. Report, N.F.C.)

The crux of the fraternal problem is, of course, the readjustment of rates or benefits upon the present inadequate-rate membership, as to which I might say much from actual experience. The New York Conference Bill, now generally enacted in the United States, and the Ontario law, both fail to properly protect the new adequate-rate member. These laws leave the solution of the inadequate-rate class to a slow dying pace that jeopardizes the future of a society that will not take effective action. This keeps the whole question of fraternal insurance in uncertainty. So much is this realized both by Insurance Commissioners and the most intelligent and far-sighted fraternal leaders in the United States that a new Bill has, after consultation, been drafted this year, and has been approved by the Insurance Commissioners and by the Executive Committee of the National Fraternal Congress. The main purpose of the Bill is to require:

- (1) Adequate rates for new members.
- (2) Adequate reserves for new members.
- (3) Separation and segregation of reserves for new members.

I add (as an appendix), a copy of the Bill, now called the "Richmond Bill." A world of trouble and distress would have been saved had this Bill been enacted years ago.

The Dominion Act of last year largely anticipates this proposed American legislation, and moreover, it makes provision for bringing the *whole* society to a solvent position within a reasonable time. This Dominion law (9-10 Geo. V, chap. 57) met with the tacit approval of Canadian fraternal leaders when being finally passed.

I do not think it prudent to set out at present detailed provisions for Provincial enactment. That can only be done after mutual conference and careful discussion of local situations. But it may be possible to indicate in outline some things that recent legislation and actual experience have made essential for consideration in any effective legislation. I mention the following:

REQUIREMENTS IN NEW LEGISLATION.

1. An annual certified valuation of certificates upon an approved basis.
2. Preparation of a valuation balance sheet, and provision for bringing same to notice of each member. Separate valuation balance sheets where there is segregation of reserves, as a means of education.
3. Adequate rates for new members and maintenance of proper reserves therefor, where inadequate rates not readjusted.
4. Separation and segregation of funds of adequate-rate members, where inadequate-rate members not readjusted.
5. Provision for complete readjustment of inadequate-rate members within a reasonable period, with suitable action where the society does not carry out same in the time specified. Also provision for elimination of a future deficiency.
6. Reasonable liberty and responsibility to be left to the Society's own selected actuarial adviser, who must be qualified.

I refrain from further comment, and in conclusion I submit again that, in any new endeavour, mutual confidences and deference must go hand-in-hand with the adoption of sound insurance principles. The heart and the head must work together. I thus come back to where I began—a new and better method of approach.

I have purposely avoided actuarial technicalities and figures, but I trust the foregoing illustration of the historical method of approaching the subject may be of some assistance to those who may have anything to do in the future in legislation as to solvency of fraternal societies.

A new uniform Provincial law on this subject is one of the needs of the day, and a real service to the public and to the future well-being of the societies would be rendered, by the passage of such a law in Provinces having societies under their jurisdiction.

APPENDIX "A."

VICTORIA, AUSTRALIA.

Amendments to Friendly Societies Act.

(1) If at any time it appears to the Government Statist that the tables of contributions of a society are not adequate to provide the benefits to be received in consideration of such contributions, the Government Statist shall notify the society accordingly in writing under his hand.

(2) If after the expiration of a period of not less than three years from the date of such notification or any lesser period if the society agrees in writing the Government Statist again notifies the society in manner aforesaid that its tables of contributions are not adequate to provide the said benefits it shall be the duty of the society to adopt tables of contributions certified by the Government Statist to be adequate to provide the said benefits and to submit the same to the Registrar of Friendly Societies for registration.

(3) If the Government Statist reports in writing under his hand to the Registrar of Friendly Societies that any society notified as aforesaid has not (within the period of twelve months next following the date of the second notification above mentioned), adopted tables of contributions certified as aforesaid the Registrar shall on receipt of such report by writing under his hand cancel the registry of such society.

(4) For the purposes of this section the Government Statist may at the expense of any society make a special valuation of the assets and liabilities of such society or cause the same to be made by an actuary nominated by him, and it shall be the duty of the society and of the officers thereof to furnish to the Government Statist or the actuary (as the case may be) all such information as may be necessary for the purposes of such special valuation.

APPENDIX "B."

PROPOSED NEW FRATERNAL INSURANCE ACT IN THE UNITED STATES.

A Bill Providing Minimum Rates of Contribution on Certificates Issued After January 1, 1922, and Segregation of Required Accumulations on Such Certificates.

"Section 1. No fraternal benefit society, domestic or foreign, from and after the first day of January, 1922, shall issue certificates of membership, or be licensed to transact business in this State, which does not show in its certificates issued subsequently to the first day of January, 1922, or in its constitution and laws, that it is charging and collecting rates of contribution not lower than rates derived from the National Fraternal Congress Table of Mortality, as adopted by the National Fraternal Congress, August 23, 1899, and with interest assumption not higher than four per centum per annum; or, at the option of the society, any higher mortality table or lower interest rate may be employed; or at its option, it may use contribution rates derived from a table based upon the society's own mortality experience of at least twenty years and covering not less than one hundred thousand insured lives, with interest assumption not higher than four per centum per annum; provided that, where combined contributions are used by any society for both death and permanent total disability benefits, the rates of contribution must be derived from tables based upon reliable combined mortality and permanent total disability experience, and in such case, separation of the mortuary and permanent

total disability funds shall not be required. Nothing herein contained, nor contained in the laws of this State regulating fraternal benefit societies, shall be construed or operate to prevent provisions being incorporated in certificates of membership, or in the constitutions and laws of such fraternal benefit societies, whereby regular benefit contributions and protection are limited to designated periods or whereby contributions are limited to designated periods; or whereby the rate of contribution is to remain level for a less term of years than the duration of the promise to pay benefits; or whereby the rate of contribution is level for a less term of years than the possible duration of the contract, if such contract provides for a definite and stated rate of contribution beginning at a fixed date or dates subsequently to the date of the certificate of membership and contemporary with the date or dates at which the preceding rates of contribution terminate.

"Section 2. Every such fraternal benefit society on certificates of membership issued subsequently to January 1, 1922, shall maintain the accumulation required by the standards of mortality and interest employed for computing rates of contribution, and the said required accumulation and necessary accretions thereon shall be kept separate and independent of the other funds of the society and shall not be liable for, nor used for the payment of the debts or obligations of the society other than those incurred on account of the certificates for the integrity of which such accumulation is maintained, provided, that any such society may employ mortality and interest assumptions which will produce redundant contribution rates in excess of the tabular rates necessary to provide for the accumulation required to maintain the integrity of the adequate rate certificates as determined by valuation on any standard of mortality and interest authorized in Section 1 of this Act, when such authorized standard of mortality and interest assumptions is not more favourable than the average actual experience of the society during the last five years preceding the annual valuation for the determination of said required accumulation; and provided that any such society may make additions to its adequate tabular rates of contribution; and provided further that any such society may, at its election, use the present value of the redundant or excess or additions or increases over the net tabular rates to provide for claims and required accumulation for the purpose of increasing the present value of the rates of members with deficient contributions, such increase not to exceed the degree of technical or valuation solvency.

"Any society that has issued certificates before January 1, 1922, and prior to the passage of this Act, on which it is charging and collecting rates of contribution not lower than the rates required in Section 1 hereof, likewise may segregate the accumulation required to be maintained on such certificates; provided, there also is a segregation of the accumulation required on all certificates issued after the passage of this Act.

"The separation and segregation of required accumulation for certificates on adequate rates of contribution as herein provided shall continue to be made until the society can show that it is creating and maintaining the accumulation required on its certificates taken as a whole, as determined by valuation made in accord with provisions and standards of valuation applicable under the laws of this State.

"The provisions for the segregation of required accumulation, hereinbefore set forth, shall not be construed so as to require a segregation of the certificates issued prior to January 1, 1922, nor as a classification of the general membership, nor the separation thereof into distinct societies or entities, nor shall prevent any such society from establishing common mortuary or benefit and common expense funds. Any such fraternal benefit society, order or association having an actual surplus over and above the amount necessary for payment of claims and for required accumulation may use such surplus as may be prescribed and in the manner provided in its constitution and laws, or by its governing authority, anything in the laws of this State regulating fraternal benefit societies, orders or associations to the contrary notwithstanding."

[The National Fraternal Congress suggests that the date, 1 Jan., 1922, throughout the Bill be changed to 1 Jan., 1925.]

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310	American Watch Case Company's Employees' Mutual Welfare Association	1919	Toronto	H. McGowan.....	Sick and funeral benefits
252	Army and Navy Veterans, Toronto.....	1888	Toronto	J. M. Burns.....	Insurance against sickness and death
88	Army and Navy Veterans, Hamilton.....	1889	Hamilton	Edward P. Wyatt	Sick and funeral benefits
113	Bain Wagon Co. Employees' Mutual Benefit Association	1900	Woodstock	Thos. Armstrong	Sick and funeral benefits
82	Bank of British North America W. & O. Fund	1891	Montreal	G. B. Snell	Insurance against death
90	Beaver Sick and Funeral Benefit Club.....	1917	Toronto	W. J. Knox	Sick and funeral benefits
326	Berdichever Brother-Love Sick Benefit Society	1916	Toronto	S. Halperin	Sick and funeral benefits
151	Brown Bros., Limited, Employees' Benefit Society	1903	Toronto	J. E. Lamb.....	Sick and funeral benefits
290	Brunner Mond Mutual Benefit Society	1918	Amherstburg	H. M. Standliff	Sick and funeral benefits
117	B. Greening Wire Co., Limited, Employees' Benefit Society	1910	Hamilton	G. S. Battman	Sick and funeral benefits
217	Burrow, Stewart and Milne Benefit Society.....	1911	Hamilton	A. G. Tribbeck	Sick and funeral benefits
296	Canada Cycle and Motor Co., Ltd., Employees' Mutual Benefit Society.....	1918	Wex-ton.....	Percy Knight.....	Sick and funeral benefits
162	Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society	1890	Toronto.....	J. E. Ford	Sick and funeral benefits
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233	Canadian Order of Beavers	1913	London	E. J. W. Griffiths	Sick and funeral benefits
241	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	William Young	Sick and funeral benefits
332	Canadian Hebrew Benevolent Society	1920	Toronto	Joseph Schein	Sick and funeral benefits
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203	Canadian Order of Rechabites	1912	Toronto	J. E. T. Paterson.....	Sick and funeral benefits
139	Cigarmakers' Union No. 27, Toronto	1869	Toronto	J. Pamphilon	Sick, funeral and out of work benefits
147	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	E. Jennings	Sick, funeral and out of work benefits
133	Civil Service Mutual Benefit Society.....	1872	Ottawa	W. J. Lynch.....	Insurance against sickness and death

100	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	1888	Toronto	Henry Meade	Sick and funeral benefits
98	Cockshutt Plover Co. Relief Association	1899	Brantford	T. C. Graham	Sick and funeral benefits
61	Commercial Travellers' Association of Canada	1874	Toronto	James Sargent	Insurance against accident and death
294	Consumers Gas Co., Employees' Mutual Benefit Society	1918	Toronto	Chris. Kennedy	Sick and funeral benefits
329	Czenstochower Aid Society	1916	Toronto	M. Rosen	Sick and funeral benefits
176	Daughters and Maids of England Benevolent Society	1890	Toronto	L. G. Cross	Sick and funeral benefits
94	Dominion Expressmen's Sick Benefit Association	1889	Toronto	W. M. Carruthers	Insurance against sickness and death
333	Dominion Forge & Stamping Co., Limited, Employees' Mutual Benefit Association	1920	Windsor	E. A. LeCroix	Sick and funeral benefits
229	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	L. P. Arlett	Sick and funeral benefits
223	Employees' Protective League of the Seamen Kent Company, Limited	1912	Meaford	M. Coulter	Sick and funeral benefits
172	Evening Telegram Employees' Benefit Society	1912	Toronto	T. Hopmans	Sick and funeral benefits
105	Federated Association of Letter Carriers	1891	Toronto	A. McMordie	Insurance against sickness and death
213	First Italian Society of Hamilton	1911	Hamilton	A. del Piero	Sick and funeral benefits
20	Foresters, Canadian Order of	1879	Brantford	A. Van Someren	Insurance against sickness and death
53	Foresters, Catholic Order of	1883	Chicago	Thos. F. McDonald	Insurance against sickness and death
145	Gendron Manufacturing Co.'s Employees' Benefit Society	1900	Toronto	R. L. Archambault	Sick and funeral benefits
121	Globe Printing Co.'s Employees' Benefit Society	1885	Toronto	G. Cashman	Sick and funeral benefits
331	Goodyear Relief Association	1919	Toronto	J. H. Thompson	Sick and funeral benefits
231	Goold, Shapley and Muir Company Employees' Relief Association	1913	Brantford	W. J. Davies	Sick and funeral benefits
153	Grand Order of Israel Benefit Society	1908	Hamilton	J. Freedman	Sick and funeral benefits
164	Gutta Percha and Rubber Man'g Co.'s Employees' Sick Benefit Society	1901	Toronto	S. Wrathall	Sick and funeral benefits
292	H. A. Mutual Benefit Association	1918	Toronto	G. Bartholomew	Sick and funeral benefits
207	Hamilton Firemen's Benefit Fund	1910	Hamilton	B. McSweeney	Insurance against sickness and death; also lifetime benefits
166	Hamilton Lodge No. 25, Theatrical Mechanical Association	1907	Hamilton	H. C. Stroud	Sick and funeral benefits
78	Hamilton Police Benefit Fund	1891	Hamilton	Chas. Green	Insurance against death, also lifetime benefits
119	Hamilton Rolling Mills Benefit Society	1905	Hamilton	H. P. Heath	Sick and funeral benefits
270	Hamilton St. Stanislaus Mutual Benefit Society	1916	Hamilton	Jos. Koziol	Sick and funeral benefits

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192	Hebrew Friendly Society of Toronto.....	1909	Toronto	A. Ovenstein.....	Sick and funeral benefits
288	Hebrew Sick Benefit Society.....	1918	Toronto	G. Tenenbaum.....	Sick and funeral benefits.
258	Hibernians, Ancient Order of.....	1888	Ottawa	Thos. E. Donovan.....	Insurance against sickness and death
13	Home Circles, Canadian Order of.....	1884	Toronto	J. M. Foster, B.A.....	Insurance against sickness and death, also lifetime benefits (including endowments)
221	Imperial Varnish and Color Sick Benefit Society.....	1911	Toronto	G. N. Hill.....	Sick benefits
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149	Irish Catholic Benevolent Union.....	1883	Toronto	Robert Scollard.....	Insurance against sickness and death
312	Italo-Canadese Benevolent Society.....	1919	Toronto	G. Bagnato.....	Sick and funeral benefits
316	Judean Benevolent and Friendly Society.....	1919	Toronto	L. Hornick.....	Sick and funeral benefits
246	Kieltzer Sick Benefit Society of Toronto.....	1914	Toronto	N. Yasue.....	Sick and funeral benefits
57	Knights of Pythias, Supreme Lodge.....	1864	Toronto	Alex. Coulter.....	Insurance against sickness and death
209	Knights of Malta, Chapter General of Canada.....	1909	Toronto	H. J. Bentley.....	Insurance against sickness and death
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102	Loyal True Blue Association.....	1893	St. Catharines	M. S. Plumley.....	Insurance against sickness and death
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111	Massey-Harris, Limited, Brantford, Employees' Benefit Association	1885	Brantford	J. R. Harner	Sick and funeral benefits
86	Methodist Book and Publishing House Employees' Benefit Society	1895	Toronto	A. J. Saunders	Sick and funeral benefits
196	Mozirer Sick Benefit Society	1906	Toronto	H. Rosenberg	Sick and funeral benefits
178	Mutual Masonic Compact	1871	St. Catharines	H. J. Johnston	Insurance against death
123	National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	H. E. Godwin	Sick and funeral benefits
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67	Oddfellows, Independent Order of	1855	Toronto	Wm. Brooks	Insurance against sickness and death
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72	Orange Grand Lodge of Ontario West	1860	Toronto	F. M. Fitzgerald	Insurance against sickness and death
37	Ottawa Firemen's Superannuation & Benefit Fund	1890	Toronto	T. H. Bell	Insurance against sickness and death
286	Ottawa Hebrew Benefit Society	1917	Ottawa	H. A. Argue	Insurance against death; also life-time benefits
264	Ottawa Typographical Union No. 102	1915	Ottawa	I. L. Cohen	Sick and funeral benefits
254	Ottawa Theatrical Mechanical Association No. 49	1867	Ottawa	J. K. Peffers	Sick and funeral benefits
268	Ottawa Unity Protestant Benefit Society	1916	Ottawa	Romeo K. Marcell	Sick and funeral benefits
115		1869	Ottawa	J. A. Murphy	Insurance against sickness and death
276	Polish Young Men's Hebrew Society	1915	Toronto	S. Fisher	Sick and funeral benefits
107	Postal Benefit Association of Toronto	1891	Toronto	P. W. Ellis	Insurance against death
137	Pride of Israel Sick Benefit Society	1905	Toronto	S. Steiner	Sick and funeral benefits
308	Rogers, Wm., Mfg. Co., Welfare Society	1919	Niagara Falls	M. G. Hess	Sick and funeral benefits
40	Royal Arcanum, Supreme Council	1877	Boston	S. N. Hoag	Insurance against sickness and death
49	Royal Templars of Temperance	1884	Hamilton	C. Van Norman	Insurance against sickness and death
248	Roumanian Aid Association Gloria	1913	Hamilton	E. Maga	Sick and funeral benefits
205	Ruthenian Brotherhood of St. John the Baptist	1911	Brantford	D. Jakowel	Sick and funeral benefits
219	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	Thos. Barnes	Sick and funeral benefits

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306	Societa di Mutuo Soccorso Racalmutes	1919	Hamilton	C. Borsellino	Sick and funeral benefits
239	Societa Di Mutuo Soccorso La Trinaeria Di Toronto	1914	Toronto	M. Calderone	Sick and funeral benefits
318	Sons of Abraham Benefit Society	1919	Hamilton	P. Reiter	Sick and funeral benefits.
29	Sons of England Benefit Society	1877	Toronto	David Proctor	Insurance against sickness and death
298	Sons of Jacob Benevolent Society	1918	Toronto	M. Poulack	Sick and funeral benefits
190	Societa Figli di Mutuo Soccorso St. Antonio di Ottawa	1909	Ottawa	V. Macri	Sick and funeral benefits
74	Sons and Daughters of Ireland Protestant Association	1890	Toronto	James Steele	Insurance against sickness and death
244	Sons of Italy Mutual Aid and Benevolent Society	1914	Niagara Falls	J. M. Garbellano	Sick and funeral benefits
260	Sons of Lithuania Benefit Society	1914	Toronto	J. Petrovitch	Sick and funeral benefits
182	Sons of Poland Friendly Society	1907	Toronto	Chas. Sanocki	Sick and funeral benefits
34	Sons of Scotland Benevolent Association	1876	Toronto	F. S. Mearns	Insurance against sickness and death
188	Sons of Temperance of Ontario, Sick and Funeral Benefit Department	1908	Aurora	J. M. Walton	Sick and funeral benefits
262	Saint Stanislaus Mutual Benefit Society	1915	Toronto	Paul Bilewicz	Sick and funeral benefits
135	Steel Co. of Canada, Ltd., Hamilton Works Employees' Benefit Society	1902	Hamilton	Gordon W. Brent	Sick and funeral benefits
194	St. Albert Friendly Society	1909	Reufrew	Frank Cybulski	Sick and funeral benefits
125	St. Boniface Benefit Society	1894	Kitchener	E. K. Wey	Sick and funeral benefits
235	St. David's Y.P.U. Sick Benefit Society	1914	Toronto	J. B. Whiteley	Sick and funeral benefits.
155	St. Jean Baptiste Society	1888	Ottawa	J. Saint Germain, B.A	Insurance against sickness and death
131	St. Joseph Aid Society of Formosa	1887	Formosa	Matthew Weiller	Sick and funeral benefits
137	St. Joseph's Mutual Benefit Society	1889	Toronto	J. Bouvier	Sick and funeral benefits
184	St. Joseph Lithuanian Benefit Society	1908	Toronto	A. Morkis	Sick and funeral benefits
63	St. Joseph Union of Canada	1863	Toronto	Charles Leclerc	Insurance against sickness and death
280	St. Luke Benefit Society	1894	Amherstburg	Chas. Odette	Sick and funeral benefits
304	Star of Italy Mutual Aid and Benevolent Society	1919	Niagara Falls	A. Saccomanno	Sick and funeral benefits
302	Staszower Benefit Society	1918	Toronto	W. Applebaum	Sick and funeral benefits

284	Toronto Civic Employees' Benevolent Association	1888	Toronto	R. W. Coulson	Insurance against sickness and death
168	Theatrical Mechanical Association	1886	Toronto	S. Y. Meredith	Insurance against sickness and death,
322	Toronto Carpet & Barrymore Cloth Mutual Benefit Society	1919	Toronto	C. S. Newton	Sick and funeral benefits
274	Toronto Firemen's Benefit Fund	1891	Toronto	A. W. Laver	Insurance against sickness and death, also lifetime benefits
324	Toronto Hearts of Oak Medical Agency	1919	Toronto	F. C. Babbage	Medical Aid
237	Toronto & Niagara Power Cos. Employees Mutual Benefit Society	1914	Toronto	W. J. Rogers	Sick and funeral benefits
176	Toronto Hebrew Benevolent Society	1899	Toronto	D. Pullan	Sick and funeral benefits
256	Toronto Musical Protective Association	1887	Toronto	Jos. Weatherburn	Sick and funeral benefits
225	Toronto Independent Benevolent Association	1911	Toronto	S. Weinburg	Sick and funeral benefits
76	Toronto Police Benefit Fund	1882	Toronto	David Gordon	Insurance against death; also lifetime benefits
92	Toronto Railway Employees' Union	1893	Toronto	W. D. Robbins	Sick and funeral benefits
84	Toronto Typographical Union No. 91	1844	Toronto	Samuel Hadden	Sick and funeral benefits
180	Transportation Club of Toronto	1917	Toronto	W. A. Gray	Sick and funeral benefits
5	United Workmen, Ancient Order of	1879	Toronto	F. G. Inwood	Insurance against sickness and death
.....	United Hebrew Benefit Society	1918	Toronto	S. H. Shroff	Sick and funeral benefits
129	Verity Plow Company Relief Association	1899	Brantford	Chas. Carter	Sick and funeral benefits
332	Willlys-Overland Employees' Mutual Benefit Society	1920	Toronto	G. Kingsburg	Sick and funeral benefits
96	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1899	Toronto	Fred D. Hunt	Sick and funeral benefits
198	Young Men's Hebrew Association	1912	Toronto	Harry Sweig	Sick and funeral benefits
215	Zion Benevolent Society	1911	Toronto	P. J. Isaacson	Sick and funeral benefits

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